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The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT
of the
COMMISSIONER OF BANKS
for the
Year Ending June 30, 1962

SECTION B
Relating to
CREDIT UNIONS

Massachusetts, Bank Commissioner.
"

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

150 CAUSEWAY STREET, BOSTON

Commissioner of Banks

EDWARD A. COUNIHAN, III

Deputy Commissioner of Banks

DANIEL J. O'CONNOR

Chief Director of Bank Examinations

PATRICK J. MOYNIHAN, C.P.A.

Director of Credit Union Examinations

CARL H. BAKER

Assistant Director of Credit Union Examinations

PAUL DONOVAN

Director of Research and Statistics

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General Counsel

JOHN P. CLAIR

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
150 CAUSEWAY STREET, BOSTON
October 1, 1962

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous statistical data incorporated herein pertaining to Credit Unions are for the fiscal year ending June 30, 1962.

Respectfully,

EDWARD A. COUNIHAN, III

Commissioner of Banks

4, 2, 1, 0
to Commonwealth of 11/655.

CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve-month period from July 1, 1961 to June 30, 1962, inclusive.

During the period ending June 30, 1962, ten new credit unions began business, and twelve entered into liquidation.

The following facts and figures present highlights of the composite financial condition of the credit unions on June 30, 1962 and changes effective during the previous twelve-month period.

Total Assets

On June 30, 1962 the 444 credit unions in operation had total assets of \$232,893,191 which represents an increase of \$17,245,913 or 8.00% over the figure of June 30, 1961.

Personal Loans

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as the unsecured and partially secured classification rose approximately \$2,195,757 to the present outstanding balance of \$51,525,039 and the secured group increased \$4,357,808 to \$37,169,625. Together these two classifications comprise 38.08% of total assets at the present time.

Real Estate Loans

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of \$72,416,460 representing 31.10% of total assets reflects an increase of \$5,776,905 for the twelve-month period.

Investments in Bonds and Notes

Investments in bonds and notes, most of which are in U.S. Government obligations, decreased \$985,960 during the year. The present book value of \$25,135,196 or 10.79% of total assets continues to represent a substantial segment of these assets.

Other Investments

During the current twelve-month period, holdings in shares of co-operative banks increased \$680,515 to a present total of \$13,326,029 and deposits in savings banks and in savings departments of trust companies and national banks increased \$1,855,024 to an outstanding balance of \$11,016,961. Investments in bank stocks increased \$522,896 to a total book figure of \$4,879,045 during the same period.

Cash on Hand and Due from Depository Banks

Uninvested assets represented by cash on hand and balances due from depository banks subject to check, decreased \$615,504 during the year and the present combined total of \$9,191,018 equals 3.95% of total assets.

Shares and Deposits

Outstanding share capital increased \$15,215,427 or 8.57% during the year to a present balance of \$192,840,205 which is held by 433,766 members. Deposits including club accounts decreased \$1,517,421 to a total of \$7,113,465.

Capital Reserves

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased \$2,089,141 during the period and the present combined total of \$24,716,561 represents 10.61% of total assets.

CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN
JULY 1, 1961 AND JUNE 30, 1962

Date Business Commenced	Name	Location
July 17, 1961	Westfield Needle Credit Union	Westfield
Aug. 11, 1961	EPCO Credit Union	Pittsfield
Nov. 1, 1961	Babco Employees Credit Union	Danvers
Nov. 1, 1961	Greyhound Employees Credit Union	Boston
Nov. 22, 1961	Corky Row Credit Union	Fall River
Jan. 3, 1962	Needham School Employees Credit Union	Needham
May 15, 1962	R L D A Credit Union	Boston
May 24, 1962	Marrud Employees Credit Union	Norwood
May 28, 1962	AFL-CIO Postal Clerks Credit Union	Boston
June 15, 1962	Latvian Credit Union	Jamaica Plain

CREDIT UNIONS IN LIQUIDATION
BETWEEN JULY 1, 1961 AND JUNE 30, 1962, INCLUSIVE

Bakers Local No. 45 Credit Union, Boston
 Barton Credit Union, Worcester**
 Cambridge Credit Union, Cambridge*
 Family Credit Union, Chelsea
 Faulkner Credit Union, Malden**
 Fenway Credit Union, Boston
 Fountain Credit Union, Framingham**
 Franklin Aid Credit Union, Dorchester*
 Friend Street Credit Union, Boston
 Graton & Knight Employees Credit Union, Worcester*
 H & R Arms Employees Credit Union, Worcester
 Hinckley Rendering Employees Credit Union, Somerville**
 Kirstein Leather Credit Union, Peabody
 Korn Leather Employees Credit Union, Peabody
 Nedeo Employees Credit Union, Somerville**
 New Deal Credit Union, Everett
 Ruthco Credit Union, Newburyport*
 Stoughton Credit Union, Stoughton
 Walter Baker Employees Credit Union, Dorchester*
 Watertown Italian-American Credit Union, Watertown
 Weavers Progressive Credit Union, Fall River
 White Credit Union, Quincy*
 Worcester Workmen's Circle Credit Union, Worcester**

*Commenced liquidation during the period covered by this report.

**Commenced and completed liquidation during the period covered by this report.

LEGISLATION ENACTED RELATING TO CREDIT UNIONS

ACTS OF 1962

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
46	G.L., c. 167, s. 51	Affecting certain home-improvement loans insured under the National Housing Act and liens pertaining thereto.
73	G.L., c. 171, s. 21	Limiting the amount that may be invested in bonds, notes or bankers' acceptances.
127	G.L., c. 171, new s. 26A	Requiring records to be preserved for six years.
268	G.L., c. 171, s. 13, 16, 25	Authorizing the board of directors to declare dividends.
275	G.L., c. 171, s. 24, subdivision (A), par. 2, 3	Authorizing the acceptance of a non-member as a co-maker on a note, and permitting certain credit unions to increase the maximum amount of certain personal loans.
332	Acts of 1962	Revision of terms authorized for the benefit of mortgagors whose taxes have been increased due to a general reassessment of real estate in a community.
339	G.L., c. 167, new s. 56A	Authorizing banks to accept and disburse insurance premiums relating to educational savings programs approved by the commissioner.
344	G.L., c. 171, s. 22	Authorizing the board of directors to delegate certain lending powers to one or more loan officers.
460	G.L., c. 167, new s. 51B	Subject to the commissioner's approval, any bank may invest in corporations or associations whose purpose is to furnish information and bookkeeping services to them.
536	G.L., c. 171, s. 3	Reducing the organizational filing and recording fees for credit unions from fifty dollars to ten dollars.
551	G.L., c. 183, new s. 56	Relative to the anticipatory repayment of certain notes secured by a first lien on real estate.

RULES AND REGULATIONS

The Commissioner of Banks promulgated no rules and regulations relating to credit unions during the period beginning July 1, 1961 and ending June 30, 1962.

CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation which under the provisions of statute (Chapter 216, Acts of 1932 as amended), is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to \$974,404.00 at the close of business on June 30, 1962. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

The Credit Union Employees Retirement Association was created under Chapter 509 of the Acts of 1948 as amended by Chapter 121 of the Acts of 1954 which is included in General Laws, Chapter 171, Section 31, for the purpose of providing pensions for eligible employees of participating credit unions, the Massachusetts CUNA Association, Inc., the Credit Union League of Massachusetts, Inc., and the Central Credit Union Fund, Inc., who retire on account of age or disability.

As of the present report, there are twenty-nine member credit unions plus one association and one corporation.

MASSACHUSETTS CREDIT UNION SHARE INSURANCE
CORPORATION

This corporation was created by Chapter 294 of the Acts of 1961, for the purpose of insuring shares and deposits of state-chartered credit unions which become members of the corporation.

There are 75 member credit unions.

INDEX TO THE ANNUAL REPORTS (Alphabetically by Name)

CREDIT UNIONS

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
A. C. Lawrence Employees Credit Union	Peabody	35	64
Acushnet Process Employees Credit Union	Acushnet	10	46
Adams Post Credit Union	Taunton	39	66
Aerovox Employees Credit Union	New Bedford	32	62
AFL-CIO Postal Clerks Credit Union	Boston	11	46
Alaco Credit Union	Springfield	38	66
Aldenville Credit Union	Chicopee	22	54
Allis-Chalmers Credit Union	Boston	11	46
Alpha Credit Union	Boston	11	46
American Bosch Credit Union	Springfield	38	66
American Chapels Credit Union	Boston	11	46
American Independent Credit Union	Chelsea	21	52
Amesbury Franco-American Credit Union	Amesbury	10	46
Amlico Credit Union	Wakefield	39	68
Armour-Chamberlain Credit Union	Boston	11	46
Arsenal Employees Credit Union	Watertown	40	68
Athol Credit Union	Athol	10	46
Atlantic Credit Union	Chelsea	21	52
Atlantic Gelatin Credit Union	Woburn	42	70
Attleboro Credit Union	Attleboro	10	46
Babco Employees Credit Union	Danvers	23	54
Barbourwelt Credit Union	Brookton	18	50
Barwooleo Credit Union	Barre	10	46
Bay State Credit Union	Cambridge	20	52
B. C. G. Employees Credit Union	Boston	11	46
Beach Credit Union	Winthrop	42	70
Bell Rock Credit Union	Malden	31	60
Benjamin Franklin Credit Union	Chelsea	21	52
Ber Ditchervert Credit Union	Boston	11	46
Berkshire Credit Union	Pittsfield	35	64
Beverly Investment Credit Union	Beverly	11	46
Beverly Municipal Credit Union	Beverly	11	46
B L H Employees Credit Union	Boston	11	46
Blue Hill Credit Union	Boston	11	46
Borisaver Credit Union	Boston	11	46
Boston American Composing Room Credit Union	Boston	12	46
Boston & Albany Employees Credit Union	Boston	12	48
Boston & Maine Railroad Employees Credit Union	Boston	12	48
Boston Arbeiter Ring Credit Union	Boston	12	48
Boston Edison Employees Credit Union	Boston	12	48
Boston Firefighters Credit Union	Boston	12	48
Boston I. R. A. Employees Credit Union	Boston	12	48
Boston Post Office Employees Credit Union	Boston	12	48
Boston Progressive Credit Union	Boston	12	48
Boston Railway Mail Employees Credit Union	Boston	12	48
Boston Shell Credit Union	Boston	12	48
Boston Taxi Drivers Association Credit Union	Boston	12	48
Boston University Employees Credit Union	Boston	12	48
Boston USCSC Employees Credit Union	Boston	12	48
Bowker Employees Credit Union	Somerville	37	66
Bridgewater Credit Union	Bridgewater	18	50
Brighton-Allston Credit Union	Boston	13	48
Brookton Credit Union	Brookton	19	50
Brookton Brotherhood Credit Union	Brookton	19	50
Brookton EIMSR Credit Union	Brookton	19	50
Brookton Firemens Credit Union	Brookton	19	50
Brookton Postal Employees Credit Union	Brookton	19	50
Brookton Taunton Gas Employees Credit Union	Brookton	19	50
Brookline Municipal Credit Union	Brookline	19	52
Brotherhood Credit Union	Lynn	30	58

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Buxton Employees Credit Union	Springfield	38	66
Cabot Boston Credit Union	Boston	13	48
Cambridge Portuguese Credit Union	Cambridge	20	52
Cambridge Utilities Employees Credit Union	Cambridge	20	52
Campello Credit Union	Brockton	19	52
C & K Employees Credit Union	Worcester	42	70
Carmel Credit Union	Chelsea	21	52
Carmote Employees Credit Union	Everett	23	54
Central Credit Union	Cambridge	20	52
Central Massachusetts Telephone Workers Credit Union	Worcester	42	70
Chapman Valve Credit Union, The	Springfield	38	66
Cheney Bigelow Credit Union	Springfield	38	66
Chestnut Credit Union	Chelsea	21	52
Chicopee Teachers Credit Union	Chicopee	22	54
Citizens Credit Union	New Bedford	32	62
City Credit Union	Boston	13	48
City of Boston Employees Credit Union	Boston	13	48
Cleghorn Credit Union	Fitchburg	25	56
Clevite Transistor Employees Credit Union	Waltham	40	68
Colasso Credit Union	Somerville	37	66
Colonial Employees Credit Union	Boston	13	48
Colonial Press Credit Union	Clinton	23	54
Columbia Bicycle Credit Union	Westfield	41	68
Columbus Credit Union	Boston	13	48
Congress Credit Union	Chelsea	21	52
Consumers Credit Union	Boston	13	48
Continental Credit Union	Chelsea	21	52
Continental Employees Credit Union	New Bedford	33	62
Corenco Employees Credit Union	Boston	13	48
Corky Row Credit Union	Fall River	24	54
Cosmopolitan Credit Union	Malden	31	60
Craftsman Credit Union	Worcester	42	70
Crescent Credit Union, The	Brockton	19	52
Crobank Credit Union	Fitchburg	25	56
C T C Credit Union	Cambridge	20	52
Dairy Credit Union	Chicopee	22	54
Darex Credit Union	Cambridge	20	52
Diamond Match Employees Credit Union	Springfield	38	66
D. M. C. Credit Union	Frammingham	25	56
Dorchester Credit Union	Boston	13	48
Dorchester Browning Credit Union	Boston	13	48
Doyle Works Credit Union	Leominster	29	58
Eagle Credit Union	Pittsfield	35	64
Eamco Credit Union	Cambridge	20	52
Easincro Employees Credit Union	Newton	33	62
Eastern Credit Union	Cambridge	20	52
Eaton Credit Union	Boston	13	48
Edico Credit Union	Brockton	19	52
Elco Club Credit Union	Palmer	35	62
Elgasco Credit Union	Lawrence	28	58
Elm Credit Union	Cambridge	20	52
Emastryco Credit Union	Lawrence	28	58
Embecco Credit Union	Springfield	38	66
Emblem Credit Union	Boston	13	48
EPCO Employees Credit Union	Pittsfield	35	64
Essex Credit Union	West Springfield	41	68
Essex Agricultural Credit Union	Danvers	23	54
Everett Credit Union	Everett	24	54
Everett Fire Department Credit Union	Everett	24	54
Everett Police Credit Union	Everett	24	54
Fall River Boys Club Credit Union	Fall River	24	54
Fall River Municipal Employees Credit Union	Fall River	24	54
Fall River Postal Employees Credit Union	Fall River	24	54
Falpaço Credit Union	Fitchburg	25	56
Federal Credit Union	Boston	13	48
Federation Credit Union	Boston	13	48
Fenwal Credit Union	Ashland	10	46
Fileene Credit Union	Boston	14	48
Filestra Credit Union	Fitchburg	25	56
Firefundic Credit Union	Boston	14	48
Fitchburg I-C Credit Union	Fitchburg	25	56
Fitchburg Italian-American Credit Union	Fitchburg	25	56
Fitchburg Postal Employees Credit Union	Fitchburg	25	56

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Fitchco Credit Union	Fitchburg	25	56
Forty Associates Credit Union	Boston	14	48
40-Fathom Credit Union	Gloucester	26	56
Framingham UAW Credit Union	Framingham	26	56
Friendship Credit Union, The	Boston	14	48
Frontenac Credit Union	Lawrence	28	58
F. W. Sickles Employees Credit Union	Chicopee	22	54
Garden Street Credit Union	Everett	24	54
Gardner Franco-American Credit Union	Gardner	26	56
Gardner Polish-American Credit Union	Gardner	26	56
General Electric River Works Employees Credit Union	Lynn	30	58
General Fibre Employees Credit Union	West Springfield	41	68
General Package Credit Union	Palmer	35	62
Geneva Credit Union	Boston	14	48
Gilbarco Employees Credit Union	West Springfield	41	68
Gileco Credit Union	Boston	14	48
Glenway Credit Union	Boston	14	48
Glodel Credit Union	Boston	14	48
Gloucester Credit Union	Gloucester	26	56
Gloucester Fire Department Credit Union	Gloucester	26	56
Gloucester Municipal Credit Union	Gloucester	26	56
Gloucester Teachers Association Credit Union	Gloucester	26	56
G R Credit Union	Concord	23	54
Greek Community Credit Union	Lynn	30	58
Greyhound Employees Credit Union	Boston	14	48
Grover Cronin Credit Union	Waltham	40	68
G. T. & D. Credit Union	Greenfield	26	56
Gulf Boston Credit Union	Boston	14	48
Hamel Employees Credit Union	Haverhill	27	56
Hampco Credit Union	Easthampton	23	54
H and V Credit Union	Walpole	40	68
Harbor Village Credit Union	Boston	14	48
Harmony Credit Union	Boston	14	48
Harold Credit Union	Boston	14	48
Harvard University Employees Credit Union	Cambridge	20	52
Haverhill Credit Union	Haverhill	27	56
Haverhill Fire Department Credit Union	Haverhill	27	56
Haverhill Italian American Credit Union	Haverhill	27	56
Haverhill Police Department Credit Union	Haverhill	27	56
Haverhill Postal Employees Credit Union	Haverhill	27	56
Haverhill Teachers Credit Union	Haverhill	27	56
Hayward-Schuster Employees Credit Union	Douglas	23	54
Hellenic Credit Union	Peabody	35	64
Herald-Traveler Employees Credit Union, The	Boston	14	48
Hersey Employees Credit Union	Bedham	23	54
High Carbon Credit Union	Millbury	32	60
Highland Credit Union	Lowell	29	58
Hillside Credit Union	Boston	15	48
Holliston Mills Credit Union	Norwood	34	62
Holyoke Credit Union	Holyoke	27	58
Holyoke Municipal Employees Credit Union	Holyoke	27	58
Holyoke Postal Credit Union	Holyoke	27	58
Holyoke Teachers Credit Union	Holyoke	28	58
Hoosac Employees Credit Union	North Adams	34	62
Hovoco Credit Union	Groton	27	56
Howard Credit Union	Boston	15	48
Howco Credit Union	Boston	15	48
Humboldt Credit Union	Boston	15	48
Ideal Credit Union	Lowell	29	58
ILSNEC Credit Union	Quincy	36	64
Independent Credit Union	Chelsea	21	52
Independent Hebrew Credit Union	Framingham	26	56
Industrial Credit Union, The	Boston	15	48
Inman Credit Union	Cambridge	20	52
I O S O I Credit Union	Boston	15	48
Jamaica Plain Credit Union	Boston	15	48
Jeanne d'Arc Credit Union	Lowell	29	58
Jognes Credit Union	Chelsea	22	52
John Bath Employees Credit Union	Worcester	42	70
John H. Breck Employees Credit Union	Springfield	38	66
Jonsteel Credit Union	Worcester	42	70
Judaean Credit Union	Chelsea	22	52
Kavodian Credit Union	Fall River	24	54

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
K B Credit Union	Northbridge	34	62
Kelko Credit Union	Springfield	38	66
Kendall Mills Credit Union	Walpole	40	68
Labor Circle Credit Union	Lynn	30	58
Lafayette Credit Union	Brockton	19	52
Lapointe Employees Credit Union	Hudson	28	58
Latvian Credit Union	Boston	15	48
Lawrence Credit Union	Lawrence	28	58
Lawrence Firefighters Credit Union	Lawrence	28	58
Lawrence Modern Credit Union	Lawrence	28	58
Lawrence Postal Employees Credit Union	Lawrence	29	58
Lawrence Teachers Credit Union	Lawrence	29	58
L. B. Evans Employees Credit Union	Wakefield	40	68
Leominster Credit Union	Leominster	29	58
Leon E. Abbott Post No. 57 (3) Credit Union	Swampscott	39	66
Liberal Credit Union	Boston	15	48
Liberty Credit Union	Boston	15	48
Lodding Employees Credit Union	Auburn	10	46
Lombard Governor Credit Union	Ashland	10	46
Longwood Credit Union	Brookline	20	52
Lord Beaconsfield Credit Union	Boston	15	48
Lowell Credit Union	Lowell	29	58
Lowell Electric Light Employees Credit Union	Lowell	29	58
Lowell EMRS Credit Union	Lowell	29	58
Lowell Firemens Club Credit Union	Lowell	30	58
Lowell Postal Employees Credit Union	Lowell	30	58
Lowell Rendering Employees Credit Union	Lowell	30	58
Luso-American Credit Union	Peabody	35	64
Lynn Credit Union	Lynn	30	58
Lynn Independent Workmens Circle Credit Union	Lynn	30	60
Lynn Municipal Employees Credit Union	Lynn	30	60
Lynn Police Credit Union	Lynn	30	60
Lynn Postal District Employees Credit Union	Lynn	30	60
Lynn Teachers Credit Union	Lynn	31	60
Maccabean Pythian Credit Union	Springfield	38	66
Maccabee Credit Union	Boston	15	48
Madison Credit Union	Chelsea	22	52
Majestic Credit Union	Malden	31	60
Malden City Employees Credit Union	Malden	31	60
Malden G. & E. Employees Credit Union	Malden	31	60
M and N Employees Credit Union	Norwood	34	62
Mansfield Credit Union	Mansfield	31	60
Marconi Credit Union	Lawrence	29	58
Marillac Credit Union	Boston	15	48
Marquette Credit Union	Winchendon	42	68
Marrud Employees Credit Union	Norwood	34	62
Mascot Credit Union, The	Boston	15	50
Maynard Consumers Credit Union	Maynard	32	60
M B CO Credit Union	Cambridge	20	52
Medford Municipal Employees Credit Union	Medford	32	60
Medway Credit Union	Medway	32	60
M E E C Employees Credit Union	Haverhill	27	56
Memorial Credit Union	Boston	16	50
Merchemco Credit Union	Everett	24	54
Middlesex Carmens Credit Union	Waltham	40	68
Millford Credit Union	Millford	32	60
Millbury Credit Union	Millbury	32	60
Mitre Employees Credit Union	Bedford	10	46
Mohliwer Credit Union	Boston	16	50
Monsanto Plastics Credit Union	Springfield	38	66
Moreland Credit Union	Boston	16	50
Morgan Employees Credit Union	Worcester	42	70
Morgan Memorial Credit Union	Boston	16	50
Mortons Employees Credit Union	Boston	16	50
Moulded Plastics Credit Union	Worcester	42	70
MTA Employees Credit Union	Boston	16	50
Mutual Credit Union	Boston	16	50
Nablanco Credit Union	Holyoke	28	58
Nashoba Credit Union	Groton	27	56
Navy Building Credit Union	Boston	16	50
Navy Yard Employees Credit Union	Boston	16	50
Needham School Employees Credit Union	Needham	32	62
Nemasket Credit Union	Middleborough	32	60

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Neponset Credit Union	Walpole	40	68
Neponset Valley Postal Employees Credit Union	Norwood	34	62
New Bedford Gas & Edison Light Company Employees Credit Union	New Bedford	33	62
New Bedford Municipal Employees Credit Union	New Bedford	33	62
New Bedford Postal Employees Credit Union	New Bedford	33	62
Newburyport Credit Union	Newburyport	33	62
New Chelsea Credit Union	Chelsea	22	52
New Haven Railroad Employees Credit Union	Boston	16	50
Newton Municipal Credit Union	Newton	33	62
Newton Teachers Credit Union	Newton	34	62
Noddle Island Credit Union	Boston	16	50
Northern Massachusetts Telephone Workers Credit Union	Lowell	30	58
Northshore Credit Union	Salem	36	64
Norton Credit Union	Worcester	43	70
Norwood School Employees Credit Union	Norwood	34	62
Octane Credit Union	Everett	24	54
Olympia Credit Union	Haverhill	27	56
One-Twenty Credit Union	Boston	16	50
Orange Credit Union	Orange	34	62
Overland Credit Union	Boston	16	50
Perkins Gear Credit Union	West Springfield	41	68
P. F. S. Employees Credit Union	Chelmsford	21	52
Pittsfield G. E. Employees Credit Union	Pittsfield	35	64
Pittsfield Postal Employees Credit Union	Pittsfield	35	64
Pittsfield Teachers Credit Union	Pittsfield	35	64
Plan Credit Union	Boston	16	50
Plimpton Credit Union	Norwood	34	62
Plymouth Cordage Credit Union	Plymouth	35	64
Plymouth Rubber Credit Union	Canton	21	52
Pneumatic Credit Union	Quincy	36	64
Polish National Credit Union	Chicopee	22	54
Ponedeler Credit Union	Chelsea	22	52
Popular Credit Union	Peabody	35	64
Porter Employees Credit Union, The	Somerville	37	66
Powers Paper Employees Credit Union	Springfield	38	66
Prentiss Wire Credit Union	Holyoke	28	58
Presidents City Credit Union	Quincy	36	64
Press Radio Credit Union	New Bedford	33	62
Pressers Union Local 12 ILGWU Credit Union	Boston	17	50
Produce Terminal Credit Union	Boston	17	50
Producers Dairy Employees Credit Union	Brockton	19	52
Progressive Workmens Credit Union	Malden	31	60
Prospect Hill Presbyterian Credit Union	Lawrence	29	58
Pyralart Employees Credit Union	Leominster	29	58
Quincy EMSR Credit Union	Quincy	36	64
Quincy Municipal Credit Union	Quincy	36	64
Quinwey Credit Union	Quincy	36	64
Railway Express Credit Union	Springfield	38	66
Randolph Credit Union	Randolph	36	64
Rantoul Credit Union	Beverly	11	46
Raytheon Employees Credit Union	Waltham	40	68
Redberry Credit Union	Boston	17	50
Revere Copper & Brass Employees Credit Union	New Bedford	33	62
Revere Firefighters Credit Union	Revere	36	64
Rex Credit Union	Boston	17	50
R L D A Credit Union	Boston	17	50
Rockland Credit Union	Rockland	36	64
Rockwood Sprinkler Employees Credit Union	Worcester	43	70
Roxbury Independent Credit Union	Boston	17	50
Rust Craft Credit Union	Dedham	23	54
Safety Credit Union	Malden	31	60
St. Aidan's Credit Union	Brookline	20	52
St. Anne Credit Union	New Bedford	33	62
St. Anne's Credit Union	Fall River	24	54
St. Jean Baptiste Credit Union	Lynn	31	60
St. Joseph Credit Union of Salem	Salem	37	64
St. Mary's Parish Credit Union	Marlborough	31	60
Salem Credit Union	Salem	37	64
Salem Italian American Credit Union	Salem	37	64
Sales House Credit Union	Revere	36	64
Samson Cordage Employees Credit Union	Shirley	37	66
Saugus Credit Union	Saugus	37	64

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Savage Arms Employees Credit Union	Westfield	41	68
Seaver Credit Union	Boston	17	50
Security Employees Credit Union	Boston	17	50
Senco Credit Union	Fitchburg	25	56
Setco Credit Union	Springfield	38	66
Sharon Credit Union	Sharon	37	64
Shirley Credit Union	Revere	36	64
Simco Credit Union	Cambridge	21	52
Simonds Employees Credit Union	Fitchburg	25	56
Sisakraft Credit Union	Attleboro	10	46
Social Service Credit Union	Boston	17	50
Somerset Community Credit Union	Somerset	37	66
Southbridge Credit Union	Southbridge	37	66
Southern Massachusetts Telephone Workers Credit Union	New Bedford	33	62
South Works Credit Union	Worcester	43	70
Spalding Employees Credit Union	Chicopee	22	54
Sprague Electric Credit Union	North Adams	34	62
Springfield Armory Credit Union	Springfield	39	66
Springfield FCA Employees Credit Union	Springfield	39	66
Springfield Franco-American Credit Union	Springfield	39	66
Springfield, Mass. Municipal Employees Credit Union	Springfield	39	66
Springfield, Mass. Post Office Employees Credit Union	Springfield	39	66
Springfield-Monarch Employees Credit Union	Springfield	39	66
Springfield Rendering Employees Credit Union	Chicopee	23	54
Springfield Street Railway Employees Credit Union	Springfield	39	66
Springfield Teachers Credit Union	Springfield	39	66
Square Deal Credit Union	Boston	17	50
State Employees Credit Union	Boston	17	50
Stetson Shoe Employees Credit Union	Weymouth	42	68
Swift Employees Credit Union	Cambridge	21	52
Sylvania Employees Credit Union	Salem	37	64
T & H Employees Credit Union	Boston	17	50
Taunton Postal Employees Credit Union	Taunton	39	66
Tecnifax Employees Credit Union	Holyoke	28	58
Telephone Workers Credit Union	Boston	17	50
Texco Credit Union	Chicopee	23	54
Thomson Credit Union	Franklin	26	56
Thriftway Credit Union	Boston	17	50
T. I. C. Employees Credit Union	Acton	10	46
Towle Employees Credit Union	Newburyport	33	62
Treasure Credit Union	Greenfield	26	56
T R I B Credit Union	Boston	18	50
Tri-City Credit Union	Fitchburg	25	56
United Credit Union	Lawrence	29	58
U.S.E. — Worcester Credit Union	Worcester	43	70
U-Strayco Credit Union	New Bedford	33	62
V. F. W. No. 2005 Credit Union	Marblehead	31	60
Victory Credit Union	Boston	18	50
Wales Mfg. Co. Employees Credit Union	Boston	18	50
Walnut Credit Union	Chelsea	22	52
Walpole Municipal Employees Credit Union	Walpole	40	68
Waltham Municipal Employees Credit Union	Waltham	40	68
Waltham Teachers Credit Union	Waltham	40	68
Walworth Credit Union	Braintree	18	50
Wapico Credit Union	Everett	24	54
Wards Credit Union	Boston	18	50
Washburn Employees Credit Union	Worcester	43	70
Washington Credit Union	Boston	18	50
Watertown Municipal Credit Union	Watertown	40	68
Webster Credit Union	Webster	41	68
Welcome Credit Union	Boston	18	50
Welfare Credit Union	Boston	18	50
Wemelco Credit Union	West Springfield	41	68
Westco Credit Union	Springfield	39	66
Western Massachusetts Telephone Workers Credit Union	Springfield	39	66
Westfield Needle Credit Union	Westfield	41	68
Westfield Polish-American Credit Union	Westfield	41	68
Westinghouse Employees Credit Union	Boston	18	50
West Lynn G. E. Employees Credit Union	Lynn	31	60
Westwood Credit Union	Westwood	42	68
Weymouth Town Employees Credit Union	Weymouth	42	68
Whitson Credit Union, The	Boston	18	50
Wick-Spring Employees Credit Union	Palmer	35	62

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
WICO Employees Credit Union	West Springfield	41	68
Willimansett Credit Union	Chicopee	23	54
Winnisimmet Credit Union	Chelsea	22	52
W. M. W. Credit Union	Northbridge	34	62
Woburn Credit Union	Woburn	42	70
Wollaston Credit Union	Quincy	36	64
Worcester Fire Department Credit Union	Worcester	43	70
Worcester Gas Light Employees Credit Union	Worcester	43	70
Worcester Police Department Credit Union	Worcester	43	70
Worcester Polish Credit Union	Worcester	43	70
Worcester Postal Credit Union	Worcester	43	70
Worcester Public Works Credit Union	Worcester	43	70
Worcester Rendering Employees Credit Union	Auburn	10	46
Worcester Suburban Employees Credit Union	Hopedale	28	58
Worcester Teachers Credit Union	Millbury	32	60
Worcester Thompson Credit Union	Worcester	43	70
Worcester Wire Works Employees Credit Union	Worcester	43	70
Workers Credit Union	Fitchburg	25	56
Woven Hose Employees Credit Union	Cambridge	21	52
Zaslav Volin Credit Union	Boston	18	50

CREDIT UNIONS

SHOWING

NAMES OF PRESIDENT, TREASURER,

INCORPORATION DATE AND BUSINESS LOCATION

AS OF JUNE 30, 1962

ACTON**T. I. C. Employees Credit Union
Technology Instrument Corporation
531 Main Street**

Incorporated May 11, 1953

R. Q. Christensen, Jr. E. C. Vaillancourt
President *Treasurer*

Total Assets . . . \$107,951 40

ACUSHNET**Acushnet Process Employees Credit Union****Acushnet Process Sales Company
Slocum Street**

Incorporated October 1, 1941

E. P. Robbins Edward Powers
President *Treasurer*

Total Assets . . . \$424,261 31

AMESBURY**Amesbury Franco-American Credit Union
32 Friend Street**

Incorporated July 6, 1939

Antonio Roy E. A. Ouellet
President *Treasurer*

Total Assets . . . \$1,053,312 95

ASHLAND**Fenwal Credit Union
Fenwal Incorporated
32 Pleasant Street**

Incorporated June 21, 1945

E. J. Phair H. L. Bates
President *Treasurer*

Total Assets . . . \$246,644 89

**Lombard Governor Credit Union
Lombard Governor Corporation
Main Street**

Incorporated September 27, 1957

G. L. Stone Mary E. McCormack
President *Treasurer*

Total Assets . . . \$35,927 09

ATHOL**Athol Credit Union
513 Main Street**

Incorporated July 7, 1930

E. W. Haskins J. R. Linehan
President *Treasurer*

Total Assets . . . \$4,875,922 51

ATTLEBORO**Attleboro Credit Union
21 Park Street**

Incorporated January 24, 1936

D. A. Tennant R. F. Crook
President *Treasurer*

Total Assets . . . \$62,318 48

Siskraft Credit Union**American Reenforced Paper Company
55 Starkey Avenue**

Incorporated April 10, 1934

R. W. Busch Dorothy I. Sinclair
President *Treasurer*

Total Assets . . . \$221,269 55

AUBURN**Lodding Employees Credit Union
Sword Street**

Incorporated May 31, 1956

J. F. Pietrzak Therese E. Adams
President *Treasurer*

Total Assets . . . \$64,266 26

Worcester Rendering Employees Credit Union**Worcester Rendering Company
218 Southbridge Street**

Incorporated August 1, 1934

E. F. Rider, Jr. F. W. White
President *Treasurer*

Total Assets . . . \$2,932 62

BARRE**Barwoolco Credit Union****The Barre Wool Combing Company, Ltd.
Vernon Avenue**

Incorporated August 15, 1946

C. W. Damon Dorothy E. Fleming
President *Treasurer*

Total Assets . . . \$337,937 32

BEDFORD**Mitre Employees Credit Union
Middlesex Turnpike and
Route 62**

Incorporated May 5, 1959

Helen F. Hetherington R. C. Arsenault
President *Treasurer*

Total Assets . . . \$485,367 36

BEVERLY**Beverly Investment Credit Union**
200 East Lothrop Street

Incorporated December 2, 1913

Philip Rubinstein
*President*William Rubinstein
Treasurer

Total Assets . . . \$53,345 20

Beverly Municipal Credit Union
234 Cabot Street

Incorporated May 7, 1952

G. D. Dawson
*President*W. C. Keaney
Treasurer

Total Assets . . . \$337,180 80

Rantoul Credit Union
401 Rantoul Street

Incorporated May 21, 1957

J. F. Condon
*President*W. W. Burgess, Jr.
Treasurer

Total Assets . . . \$103,868 80

BOSTON**AFL-CIO Postal Clerks Credit Union**
294 Washington Street

Incorporated May 21, 1962

F. X. Feloney
*President*J. J. Asdot
Treasurer

Total Assets . . . \$2,967 01

Allis-Chalmers Credit Union
Allis-Chalmers Manufacturing Company
1344 Hyde Park Avenue
(Hyde Park District)

Incorporated April 15, 1930

Louis Maloof
*President*Edith M. Flansbury
Treasurer

Total Assets . . . \$230,939 70

Alpha Credit Union
New England Deaconess Hospital
185 Pilgrim Road

Incorporated March 25, 1942

W. C. Fisher
*President*Beryl B. Paine
Treasurer

Total Assets . . . \$64,355 18

American Chapels Credit Union
5 Winthrop Square

Incorporated April 30, 1927

F. D. Arcari
*President*Grace R. Pontuso
Treasurer

Total Assets . . . \$306,896 30

Armour-Chamberlain Credit Union
301 Southampton Street

Incorporated November 3, 1958

A. A. Levenson
*President*J. W. Bradbury
Treasurer

Total Assets . . . \$104,801 97

B. C. G. Employees Credit Union
Boston Consolidated Gas Company
100 Arlington Street

Incorporated January 16, 1931

J. H. Clark
*President*T. J. Gately
Treasurer

Total Assets . . . \$919,306 30

Ber Ditcher Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated December 6, 1926

Samuel Goff
*President*Max Greenspoon
Treasurer

Total Assets . . . \$25,119 64

B L H Employees Credit Union
The Boston Lying-In Hospital
221 Longwood Avenue

Incorporated May 7, 1952

M. Elizabeth Cheney
*President*F. R. Dietz
Treasurer

Total Assets . . . \$189,601 01

Blue Hill Credit Union
1151 Blue Hill Avenue
(Dorchester District)

Incorporated January 3, 1921

M. D. Sheinkopf
*President*M. H. Finkel
Treasurer

Total Assets . . . \$8,304,952 52

Borisaver Credit Union
1008 Blue Hill Avenue
(Dorchester District)

Incorporated January 24, 1927

Benjamin Raskind
*President*Harry Pearlman
Treasurer

Total Assets . . . \$75,111 54

BOSTON
Boston American Composing Room Credit Union
Boston American
5 Winthrop Square

Incorporated February 6, 1929

J. J. Hunt
*President*J. J. Dowd
Treasurer

Total Assets . . . \$31,697 50

Boston & Albany Employees Credit Union
Room 223
South Station

Incorporated December 1, 1928

R. G. Henderson
*President*A. S. Plimpton
Treasurer

Total Assets . . . \$2,591,144 39

Boston & Maine Railroad Employees Credit Union
150 Causeway Street

Incorporated February 26, 1915

H. J. Conway
*President*C. H. Spinney
Treasurer

Total Assets . . . \$2,145,435 07

Boston Arbeiter Ring Credit Union
7 Beach Street

Incorporated January 26, 1938

Benjamin Kaplan
*President*Abraham Shapiro
Treasurer

Total Assets . . . \$45,257 71

Boston Edison Employees Credit Union
39 Boylston Street

Incorporated December 30, 1940

H. R. Sanford
*President*J. A. Galvin
Treasurer

Total Assets . . . \$2,162,533 15

Boston Firefighters Credit Union
80 Boylston Street

Incorporated November 25, 1947

J. F. Holland
*President*T. J. McGonagle
Treasurer

Total Assets . . . \$1,898,235 19

Boston I. R. A. Employees Credit Union
Internal Revenue Agent
55 Tremont Street
Room 301

Incorporated May 29, 1957

Charles Krager
*President*J. J. Sullivan
Treasurer

Total Assets . . . \$32,658 74

Boston Post Office Employees Credit Union
Room 226A
Federal Building

Incorporated March 10, 1924

G. A. Brady
*President*J. E. Lonergan
Treasurer

Total Assets . . . \$1,184,931 59

Boston Progressive Credit Union
1079 Tremont Street
(Roxbury District)

Incorporated December 29, 1929

O. A. Jordan
*President*L. F. Hewitt
Treasurer

Total Assets . . . \$1,021,995 58

Boston Railway Mail Employees Credit Union
Room 526
Post Office Building

Incorporated April 15, 1930

J. S. Valkevich
*President*J. E. Lane
Treasurer

Total Assets . . . \$142,058 41

Boston Shell Credit Union
Shell Oil Company
441 Stuart Street

Incorporated January 30, 1942

W. R. Dagley, Jr.
*President*E. F. Jones
Treasurer

Total Assets . . . \$176,156 08

Boston Taxi Drivers Association Credit Union
335 Massachusetts Avenue

Incorporated July 25, 1952

Harry Wiseman
*President*Harold Rosenfeld
Treasurer

Total Assets . . . \$8,258 93

Boston University Employees Credit Union
226 Bay State Road

Incorporated May 7, 1952

E. J. Burt, Jr.
*President*E. F. Wilder
Treasurer

Total Assets . . . \$438,247 86

Boston USCSA Employees Credit Union
First U. S. Civil Service Commission
1003 Post Office and Courthouse Building

Incorporated September 27, 1949

Harry Grossman
*President*J. F. Conway
Treasurer

Total Assets . . . \$62,174 66

Brighton-Allston Credit Union
157 Harvard Avenue
(Allston District)

Incorporated January 25, 1950

Max Lefkowitz Abraham Gilman
President *Treasurer*

Total Assets \$102,912 19

Cabot Boston Credit Union
Godfrey L. Cabot, Incorporated
125 High Street

Incorporated October 1, 1941

R. C. Mason Mildred A. Dahlby
President *Treasurer*

Total Assets \$406,103 44

City Credit Union
1099 Blue Hill Avenue
(Dorchester District)

Incorporated June 18, 1936

H. H. Levine Morris Thompson
President *Treasurer*

Total Assets \$75,734 85

City of Boston Employees Credit Union
37 City Hall
School Street

Incorporated November 5, 1915

W. L. Dowling H. T. Kenney
President *Treasurer*

Total Assets \$2,410,060 87

Colonial Employees Credit Union
1100 Massachusetts Avenue

Incorporated January 13, 1940

E. P. Luosey Nell Braen
President *Treasurer*

Total Assets \$73,251 35

Columbus Credit Union
300 Harrison Avenue

Incorporated April 27, 1935

J. J. Goff Irving Cutler
President *Treasurer*

Total Assets \$25,865 41

Consumers Credit Union
66A Berkeley Street

Incorporated October 5, 1957

Alberta T. Burke M. G. Scanzio
President *Treasurer*

Total Assets \$113,878 25

Corenco Employees Credit Union
Consolidated Rendering Company
178 Atlantic Avenue

Incorporated May 29, 1934

R. A. McNamara H. A. Taylor
President *Treasurer*

Total Assets \$5,975 84

Dorchester Credit Union
2075 Dorchester Avenue
(Dorchester District)

Incorporated April 7, 1955

D. F. Sheehan, Jr. L. F. O'Donnell
President *Treasurer*

Total Assets \$8,960 75

Dorchester Browning Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated April 2, 1938

Samuel Spector Barnet Bresnick
President *Treasurer*

Total Assets \$73,026 26

Eaton Credit Union
1008 Blue Hill Avenue
(Dorchester District)

Incorporated November 23, 1926

Joseph Price B. M. Reisman
President *Treasurer*

Total Assets \$103,876 03

Emblem Credit Union
W. F. Schrafft & Sons Corporation
529 Main Street
(Charlestown District)

Incorporated December 24, 1935

W. F. Maier G. G. Phair
President *Treasurer*

Total Assets \$106,311 90

Federal Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 3, 1926

Joseph Gray Solomon Pollack
President *Treasurer*

Total Assets \$123,815 04

Federation Credit Union
Room 422
South Postal Annex

Incorporated October 8, 1954

V. J. Prendergast T. F. Collins
President *Treasurer*

Total Assets \$91,101 38

BOSTON**Fillene Credit Union**
426 Washington Street

Incorporated October 21, 1921

F. P. Ring
*President*M. A. Cohen
Treasurer

Total Assets . . . \$1,134,740 87

Firefundic Credit Union
Firemen's Fund Insurance Company
10 Post Office Square

Incorporated February 29, 1940

E. A. Bragdon
*President*C. J. Garofano
Treasurer

Total Assets . . . \$29,915 88

Forty Associates Credit Union
25 Elm Hill Park
(Roxbury District)

Incorporated November 30, 1926

Gabriel Cohen
*President*Herbert Coleman
Treasurer

Total Assets . . . \$71,864 47

The Friendship Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated December 16, 1926

Samuel Nelson
*President*Ralph Slavet
Treasurer

Total Assets . . . \$72,367 22

Geneva Credit Union
1218 Blue Hill Avenue
(Mattapan District)

Incorporated November 6, 1926

Louis Bush
*President*Stanley Finkel
Treasurer

Total Assets . . . \$44,860 49

Gilco Credit Union
Gilchrist Company
417 Washington Street

Incorporated July 11, 1914

T. E. Keating
*President*W. N. Smith
Treasurer

Total Assets . . . \$120,363 60

Glenway Credit Union
1346 Blue Hill Avenue
(Mattapan District)

Incorporated March 24, 1927

Paul Machlin
*President*J. J. Greenberg
Treasurer

Total Assets . . . \$7,098 29

Glodel Credit Union
135 Morrissey Boulevard

Incorporated March 17, 1955

A. J. Krupa
*President*J. J. Spack
Treasurer

Total Assets . . . \$40,711 28

Greyhound Employees Credit Union
10 St. James Avenue

Incorporated October 11, 1961

Joseph Pizzi
*President*E. H. Budlong, Jr.
Treasurer

Total Assets . . . \$17,301 26

Gulf Boston Credit Union
Room 536
31 St. James Avenue

Incorporated August 5, 1940

A. A. Kaupinis
*President*R. E. Danielson
Treasurer

Total Assets . . . \$79,128 00

Harbor Village Credit Union
375 Old Colony Avenue
(South Boston District)

Incorporated April 1, 1940

T. G. Nash
*President*Josephine E. Murphy
Treasurer

Total Assets . . . \$23,362 20

Harmony Credit Union
243 Meridian Street
(East Boston District)

Incorporated March 17, 1927

Arthur Stern
*President*Robert Fisher
Treasurer

Total Assets . . . \$15,030 33

Harold Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 3, 1926

Abraham Olansky
*President*L. D. Kessler
Treasurer

Total Assets . . . \$275,126 20

The Herald-Traveler Employees Credit Union
300 Harrison Avenue

Incorporated July 22, 1926

A. E. Vytal
*President*J. J. O'Brien
Treasurer

Total Assets . . . \$177,358 80

Hillside Credit Union
1694 Commonwealth Avenue
 (Brighton District)

Incorporated October 25, 1926

Louis Brown
President

M. H. Role
Treasurer

Total Assets \$686,422 03

Howard Credit Union
766 Blue Hill Avenue
 (Dorchester District)

Incorporated October 29, 1926

E. B. Clark
President

Morris Tonkin
Treasurer

Total Assets \$122,257 72

Howco Credit Union
A. T. Howard Company
10 Blandford Street

Incorporated February 12, 1930

D. R. Leckie
President

R. H. Bilodeau
Treasurer

Total Assets \$23,640 36

Humboldt Credit Union
1218 Blue Hill Avenue
 (Mattapan District)

Incorporated October 28, 1926

Joseph Rosenberg
President

A. A. Wecker
Treasurer

Total Assets \$139,416 24

The Industrial Credit Union
270 Boylston Street

Incorporated November 23, 1910

Mary H. Tolman
President

J. J. Campana
Treasurer

Total Assets \$1,163,689 83

I O S O I Credit Union
215 Hanover Street

Incorporated October 31, 1960

J. V. Ferrino
President

Paolo DiCalogero
Treasurer

Total Assets \$14,689 61

Jamaica Plain Credit Union
48 Priesing Street
 (Jamaica Plain District)

Incorporated October 18, 1926

Abraham Braverman
President

G. N. Cohen
Treasurer

Total Assets \$27,850 30

Latvian Credit Union
64 Sigourney Street
 (Jamaica Plain District)

Incorporated June 4, 1962

Ernests Kreismanis
President

Fricis Duks
Treasurer

Total Assets \$1,294 00

Liberal Credit Union
1165 Blue Hill Avenue
 (Dorchester District)

Incorporated November 5, 1926

Benjamin Klebanow
President

Philip Garber
Treasurer

Total Assets \$37,905 10

Liberty Credit Union
618 Blue Hill Avenue
 (Dorchester District)

Incorporated September 29, 1926

I. E. Paretsky
President

Samuel Rachlis
Treasurer

Total Assets \$250,152 66

Lord Beaconsfield Credit Union
654 Blue Hill Avenue
 (Dorchester District)

Incorporated November 12, 1913

F. M. Cooper
President

Max Shlifer
Treasurer

Total Assets \$278,868 55

Maccabee Credit Union
646 Warren Street
 (Roxbury District)

Incorporated August 23, 1949

H. L. Silva
President

Aaron Chalfin
Treasurer

Total Assets \$78,740 90

Marillac Credit Union
90 Cushing Avenue
 (Dorchester District)

Incorporated April 28, 1960

R. D. Groves
President

C. J. Jacobs
Treasurer

Total Assets \$24,964 41

The Mascot Credit Union
1115 Blue Hill Avenue
 (Dorchester District)

Incorporated November 18, 1926

J. I. Packer
President

David Kaiser
Treasurer

Total Assets \$181,206 90

BOSTON**Memorial Credit Union**
766 Blue Hill Avenue
(Dorchester District)

Incorporated March 13, 1941

Samuel Berg
*President*Philip Shane
Treasurer

Total Assets . . . \$74,975 86

Mohliwer Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 18, 1926

Albert Levitt
*President*Abraham Aserkoff
Treasurer

Total Assets . . . \$199,975 23

Moreland Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated October 27, 1952

Selwyn Cohen
*President*Ruben Weiner
Treasurer

Total Assets . . . \$98,332 48

Morgan Memorial Credit Union
85 Shawmut Avenue

Incorporated July 8, 1937

W. R. Ingram
*President*R. E. Everest
Treasurer

Total Assets . . . \$34,035 75

Mortons Employees Credit Union
Morton's Incorporated
89 Causeway Street

Incorporated January 21, 1949

Ervin Halpern
*President*Rae K. Moran
Treasurer

Total Assets . . . \$54,489 91

MTA Employees Credit Union
31 St. James Avenue

Incorporated January 24, 1936

T. P. Hines
*President*C. L. Gambon
Treasurer

Total Assets . . . \$4,036,868 56

Mutual Credit Union
618 Blue Hill Avenue
(Dorchester District)

Incorporated October 22, 1926

S. R. Illman
*President*Bernard Kolman
Treasurer

Total Assets . . . \$23,349 16

Navy Building Credit Union
495 Summer Street

Incorporated January 11, 1954

Joseph Witkum
*President*R. F. Buckley
Treasurer

Total Assets . . . \$256,306 58

Navy Yard Employees Credit Union
Building No. 32
Boston Naval Shipyard
(Charlestown District)

Incorporated December 28, 1939

A. F. Lynch
*President*S. I. Rosenthal
Treasurer

Total Assets . . . \$1,220,033 54

New Haven Railroad Employees Credit Union
Room 233
South Station

Incorporated January 4, 1939

W. E. Christie
*President*L. S. Cashman
Treasurer

Total Assets . . . \$7,721,299 00

Noddle Island Credit Union
16 Central Square
(East Boston District)

Incorporated March 30, 1927

A. F. Reddy
*President*Julius Stone
Treasurer

Total Assets . . . \$995,290 14

One-Twenty Credit Union
40 Green Street
(Jamaica Plain District)

Incorporated September 16, 1949

E. F. Cosgrove
*President*F. B. Seitz, Jr.
Treasurer

Total Assets . . . \$105,092 48

Overland Credit Union
S. S. Pierce Company
133 Brookline Avenue

Incorporated June 4, 1940

C. F. Curran
*President*Anna N. Habelow
Treasurer

Total Assets . . . \$152,978 07

Plan Credit Union
Blue Cross
133 Federal Street

Incorporated May 16, 1946

J. W. Lyons
*President*J. W. Wilson
Treasurer

Total Assets . . . \$249,204 19

Pressers Union Local 12 ILGWU Credit Union
33 Harrison Avenue

Incorporated August 31, 1953

Saul Wallace
*President*Lou Plotkin
Treasurer

Total Assets \$61,237 76

Produce Terminal Credit Union
Room 283
Boston Market Terminal Building

Incorporated July 27, 1955

Max Kaplan
*President*P. N. Stevenson
Treasurer

Total Assets \$73,518 52

Redberry Credit Union
2 Frost Avenue
(Dorchester District)

Incorporated December 11, 1945

R. E. Bowes
*President*D. J. Keough
Treasurer

Total Assets \$35,213 59

Rex Credit Union
Railway Express Agency, Incorporated
710 Atlantic Avenue

Incorporated March 11, 1929

H. A. McIsaac
*President*Michael Lottero
Treasurer

Total Assets \$315,906 26

R L D A Credit Union
333 Washington Street
Room 330

Incorporated April 30, 1962

Patrick Downey
*President*J. L. Murray
Treasurer

Total Assets \$6,636 25

Roxbury Independent Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated October 5, 1926

George Merlin
*President*Morris Mays
Treasurer

Total Assets \$121,893 17

Seaver Credit Union
101 Crawford Street
(Roxbury District)

Incorporated January 24, 1927

Morris Chartkoff
*President*Joseph Greenberg
Treasurer

Total Assets \$42,798 39

Security Employees Credit Union
Social Security Administration
120 Boylston Street

Incorporated January 3, 1940

S. P. Harman
*President*Catherine E. Sullivan
Treasurer

Total Assets \$184,591 95

Social Service Credit Union
39 North Bennet Street

Incorporated August 19, 1921

E. M. Reppucci
*President*Vito Comperchio
Treasurer

Total Assets \$1,936,672 37

Square Deal Credit Union
1008 Blue Hill Avenue
(Dorchester District)

Incorporated January 11, 1950

J. S. Sibulkin
*President*Isaac Temkin
Treasurer

Total Assets \$37,230 43

State Employees Credit Union
115 State House

Incorporated April 4, 1921

A. M. Southwick
*President*E. W. Towne
Treasurer

Total Assets \$1,126,568 51

T & H Employees Credit Union
892 River Street
(Hyde Park District)

Incorporated March 23, 1954

J. P. Mulvey
*President*A. M. Brown
Treasurer

Total Assets \$87,624 63

Telephone Workers Credit Union
50 Oliver Street

Incorporated March 3, 1917

T. E. Regan
*President*E. J. Simonian
Treasurer

Total Assets \$6,241,938 57

Thriftway Credit Union
Greater Boston Community Fund
14 Somerset Street

Incorporated March 4, 1947

Gertrude V. Carvalho
*President*Verna B. Leighton
Treasurer

Total Assets \$12,143 41

BOSTON**T R I B Credit Union**

Treasury Revenue Intelligence Boston
Room 945
55 Tremont Street

Incorporated August 10, 1953

J. J. Cavanagh F. J. McGinn
President *Treasurer*

Total Assets \$89,175 08

Victory Credit Union
1879 Dorchester Avenue
(Dorchester District)

Incorporated December 7, 1926

Falk Nathan Israel Glick
President *Treasurer*

Total Assets \$34,542 66

Wales Mfg. Co. Employees Credit Union
307 Centre Street
(Jamaica Plain District)

Incorporated November 8, 1955

Maurice Pressman J. C. Lewis
President *Treasurer*

Total Assets \$26,418 29

Wards Credit Union
57 Franklin Street

Incorporated December 24, 1935

R. F. Warner Edward Singer
President *Treasurer*

Total Assets \$48,081 32

Washington Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 15, 1926

Abraham Bikofsky Hyman Covall
President *Treasurer*

Total Assets \$112,806 14

Welcome Credit Union
61 Columbia Road
(Dorchester District)

Incorporated September 25, 1958

Lawrence Deletetsky J. P. Kohan
President *Treasurer*

Total Assets \$12,368 07

Welfare Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated January 12, 1927

Morris Berman Edward Weinstein
President *Treasurer*

Total Assets \$59,296 29

Westinghouse Employees Credit Union
9 Hall Street
(Jamaica Plain District)

Incorporated March 23, 1954

John Villa E. B. Widders
President *Treasurer*

Total Assets \$21,084 28

The Whitson Credit Union
Whitling Milk Company
556 Rutherford Avenue
(Charlestown District)

Incorporated March 5, 1915

F. D. Bryson L. B. Grotter
President *Treasurer*

Total Assets \$298,957 87

Zaslav Volin Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 26, 1926

Samuel Butkovitz Max Nimoy
President *Treasurer*

Total Assets \$85,626 80

BRAINTREE

Walworth Credit Union
1515 Washington Street
(South Braintree District)

Incorporated June 4, 1921

C. B. Platka, Jr. J. S. Borden
President *Treasurer*

Total Assets \$101,453 38

BRIDGEWATER

Bridgewater Credit Union
72 Main Street

Incorporated September 3, 1941

Frank Smudin R. F. King
President *Treasurer*

Total Assets \$1,119,356 82

BROCKTON

Barbourwelt Credit Union
932 North Montello Street

Incorporated February 12, 1930

L. G. Gifford H. A. Motta
President *Treasurer*

Total Assets \$38,235 70

Brockton Credit Union
68 Legion Parkway

Incorporated March 27, 1917

C. A. Mullins
*President*R. N. Tarlow
Treasurer

Total Assets . . . \$3,507,231 97

Campello Credit Union
20 Nilsson Street

Incorporated July 16, 1928

M. A. Oberg
*President*Gladys A. Swanson
Treasurer

Total Assets . . . \$160,898 54

Brockton Brotherhood Credit Union
391 Main Street

Incorporated April 1, 1936

Herbert Briggs
*President*Joseph Cohen
Treasurer

Total Assets . . . \$889,325 18

The Crescent Credit Union
25 Crescent Street

Incorporated June 18, 1919

A. B. Yaffe
*President*David Silverstein
Treasurer

Total Assets . . . \$3,742,326 09

Brockton EMSR Credit Union
Eastern Massachusetts Street Railway
Company
1442 Main Street

Incorporated January 3, 1940

T. H. Hunter
*President*Lionel Lancue
Treasurer

Total Assets . . . \$91,539 71

Edico Credit Union
Edison Electric Illuminating Company of
Brockton
36 Main Street

Incorporated May 29, 1936

M. D. Stevens
*President*Leland Hayden
Treasurer

Total Assets . . . \$287,821 21

Brockton Firemens Credit Union
42 Pleasant Street

Incorporated July 27, 1934

J. W. Kelley
*President*J. H. Lamontagne
Treasurer

Total Assets . . . \$168,515 34

Lafayette Credit Union
183 Court Street

Incorporated June 23, 1938

G. N. Perron
*President*L. L. LaBarre
Treasurer

Total Assets . . . \$388,250 38

Brockton Postal Employees Credit Union
43 Crescent Street

Incorporated January 5, 1923

D. J. Adams
*President*C. W. Ham
Treasurer

Total Assets . . . \$156,953 28

Producers Dairy Employees Credit Union
735 Belmont Street

Incorporated October 3, 1957

R. V. Butler
*President*E. J. Naves
Treasurer

Total Assets . . . \$20,143 90

Brockton Taunton Gas Employees Credit Union
54 Main Street

Incorporated October 13, 1926

H. A. Ball
*President*Doris Mackenzie
Treasurer

Total Assets . . . \$124,390 82

BROOKLINE**Brookline Municipal Credit Union**
334 Washington Street

Incorporated August 2, 1946

A. A. O'Shea
*President*W. H. Burke
Treasurer

Total Assets . . . \$2,008,002 44

BROOKLINE**Longwood Credit Union**
387 Harvard Street

Incorporated October 6, 1950

Bernard Gardner

Jacob Gopen

*President**Treasurer*

Total Assets . . . \$227,271 82

St. Aidan's Credit Union
20 Jamaica Road

Incorporated March 2, 1939

F. J. Logue

Mary A. Cadman

*President**Treasurer*

Total Assets . . . \$7,004 71

CAMBRIDGE**Bay State Credit Union**
759 Massachusetts Avenue

Incorporated January 28, 1960

A. A. DeVincentis

J. A. DeVincentis

*President**Treasurer*

Total Assets . . . \$723,444 72

Cambridge Portuguese Credit Union
1348 Cambridge Street

Incorporated March 2, 1928

J. G. Loja

Joseph Abreu

*President**Treasurer*

Total Assets . . . \$960,505 52

Cambridge Utilities Employees Credit Union
10 Temple Street

Incorporated January 26, 1933

D. P. Dwyer

P. W. Poor

*President**Treasurer*

Total Assets . . . \$226,253 25

Central Credit Union
221 Hampshire Street

Incorporated April 27, 1921

Frances Rubin

Esther Melnick

*President**Treasurer*

Total Assets . . . \$29,055 50

C T C Credit Union
445 Concord Avenue

Incorporated May 29, 1952

M. G. Shlager

W. F. O'Connell

*President**Treasurer*

Total Assets . . . \$123,274 97

Darex Credit Union
Dewey & Almy Chemical Company
62 Whittemore Avenue

Incorporated September 10, 1937

A. E. Thibault

T. F. Foster

*President**Treasurer*

Total Assets . . . \$432,476 36

Eamco Credit Union
Elliot Addressing Machine Company
143 Albany Street

Incorporated May 16, 1949

J. F. Cummings

E. K. Carr, Jr.

*President**Treasurer*

Total Assets . . . \$77,049 19

Eastern Credit Union
General Ice Cream Corporation
183 Cambridge Street

Incorporated February 15, 1937

R. F. Purchase

Else P. Rommelfanger

*President**Treasurer*

Total Assets . . . \$60,120 91

Elm Credit Union
1412 Cambridge Street

Incorporated November 5, 1926

Philip Jacobson

Abraham Fooks

*President**Treasurer*

Total Assets . . . \$74,534 85

Harvard University Employees Credit Union
Grays Hall Basement

Incorporated July 14, 1947

J. B. Butler

V. H. Tarr

*President**Treasurer*

Total Assets . . . \$2,353,156 56

Inman Credit Union
1348 Cambridge Street

Incorporated October 28, 1926

Harry Sidell

E. J. Gordon

*President**Treasurer*

Total Assets . . . \$28,713 18

M B CO Credit Union
Macalaster Bicknell Company
243 Broadway

Incorporated October 14, 1954

F. A. Cramphorn, Jr.

N. A. Henry

*President**Treasurer*

Total Assets . . . \$22,923 03

Simco Credit Union
Simplex Wire & Cable Company
79 Sidney Street

Incorporated July 12, 1948

P. E. Whittier
President

A. T. Lyne
Treasurer

Total Assets . . . \$588,000 98

Swift Employees Credit Union
165 Gore Street

Incorporated May 15, 1959

T. P. O'Connor
President

Edward Azar
Treasurer

Total Assets . . . \$129,495 44

Woven Hose Employees Credit Union
Boston Woven Hose & Rubber Company
29 Hampshire Street

Incorporated March 5, 1947

A. J. Ales
President

J. P. Duarte
Treasurer

Total Assets . . . \$141,951 46

CANTON

Plymouth Rubber Credit Union
Revere Street

Incorporated May 13, 1955

R. W. Pugh
President

Edith Evans
Treasurer

Total Assets . . . \$118,118 02

CHELMSFORD

P. F. S. Employees Credit Union
30 Littleton Road

Incorporated October 5, 1959

Leo Kahn
President

E. F. Goggin
Treasurer

Total Assets . . . \$15,233 63

CHELSEA

American Independent Credit Union
113 Hawthorne Street

Incorporated October 19, 1926

Barnet Mack
President

Benjamin Glassman
Treasurer

Total Assets . . . \$45,030 01

Atlantic Credit Union
8A Central Avenue

Incorporated August 1, 1939

A. M. Gillman
President

Louis Brooks
Treasurer

Total Assets . . . \$104,305 41

Benjamin Franklin Credit Union
20 Washington Avenue

Incorporated October 13, 1926

Leo Black
President

Benjamin Gropman
Treasurer

Total Assets . . . \$282,774 59

Carmel Credit Union
477 Broadway

Incorporated November 27, 1926

Isadore Cutler
President

Aaron Coburn
Treasurer

Total Assets . . . \$2,742,119 30

Chestnut Credit Union
113 Hawthorne Street

Incorporated November 2, 1926

D. S. Miller
President

Samuel Gross
Treasurer

Total Assets . . . \$48,678 27

Congress Credit Union
4 Washington Avenue

Incorporated November 17, 1926

J. J. Schneider
President

Israel Zamansky
Treasurer

Total Assets . . . \$32,784 45

Continental Credit Union
56 Washington Avenue

Incorporated July 15, 1927

L. N. Levine
President

Morris Cohen
Treasurer

Total Assets . . . \$159,236 56

Independent Credit Union
74 Washington Avenue

Incorporated October 18, 1926

A. N. Kaufman
President

Murray Banks
Treasurer

Total Assets . . . \$101,837 99

CHELSEA**Jogues Credit Union**
688 Broadway

Incorporated March 22, 1940

A. M. LeClair A. J. Arsenault
President *Treasurer*

Total Assets \$55,110 03

Judaean Credit Union
113 Hawthorne Street

Incorporated December 13, 1926

J. J. Tutun Hyman Silverman
President *Treasurer*

Total Assets \$65,584 57

Madison Credit Union
19 Woodlawn Avenue

Incorporated October 1, 1941

Michael DiNofrio Luigi Iacoviello
President *Treasurer*

Total Assets \$44,420 56

New Chelsea Credit Union
191 Winnisimmet Street

Incorporated July 31, 1934

Sol Glazer George Cashman
President *Treasurer*

Total Assets \$724,358 29

Ponedeler Credit Union
74 Washington Avenue

Incorporated October 13, 1926

Benjamin Alpert Samuel Stillman
President *Treasurer*

Total Assets \$95,387 68

Walnut Credit Union
417 Broadway

Incorporated October 6, 1926

Abraham Shlager N. W. Westerman
President *Treasurer*

Total Assets \$49,050 06

Winnisimmet Credit Union
56 Washington Avenue

Incorporated October 13, 1920

Louis Wiseman M. A. Rovner
President *Treasurer*

Total Assets \$308,162 39

CHICOPEE**Aldenville Credit Union**
454 Grattan Street
(Chicopee Falls District)

Incorporated August 18, 1939

T. A. Laramée A. J. Deslauriers
President *Treasurer*

Total Assets \$951,889 76

Chicopee Teachers Credit Union
High School
Front Street

Incorporated June 20, 1934

F. P. Rogowski M. L. Harris
President *Treasurer*

Total Assets \$29,069 69

Dairy Credit Union
80 First Avenue
(Chicopee Falls District)

Incorporated February 13, 1939

J. M. Modlish S. J. Mikuski
President *Treasurer*

Total Assets \$49,878 83

F. W. Sickles Employees Credit Union
165 Front Street

Incorporated January 10, 1941

W. F. Ham J. B. FitzGerald, Jr.
President *Treasurer*

Total Assets \$514,504 69

Polish National Credit Union
228 Exchange Street

Incorporated July 19, 1921

S. A. Berestka A. J. Golen
President *Treasurer*

Total Assets \$4,378,399 38

Spalding Employees Credit Union
A. G. Spalding & Brothers, Incorporated
Meadow Street

Incorporated September 10, 1937

Bernard Lafleur R. N. Russell
President *Treasurer*

Total Assets \$457,985 48

Springfield Rendering Employees Credit Union
2 Plainfield Street

Incorporated July 31, 1934

C. I. Bradway John Mahar
President *Treasurer*

Total Assets \$9,702 76

Texco Credit Union
West Main Street
(Chicopee Falls District)

Incorporated July 20, 1956

D. L. Weiner Carmen C. Desrochers
President *Treasurer*

Total Assets \$111,448 06

Willimansett Credit Union
753½ Chicopee Street
(Willimansett District)

Incorporated August 25, 1944

E. L. Roy W. E. Begley
President *Treasurer*

Total Assets \$194,485 32

CLINTON

Colonial Press Credit Union
1 Green Street

Incorporated January 24, 1942

D. C. Grivakis W. A. Janda
President *Treasurer*

Total Assets \$573,674 15

CONCORD

G R Credit Union
General Radio Company
22 Baker Avenue
(West Concord District)

Incorporated February 1, 1930

E. D. Hudbut B. P. Borden
President *Treasurer*

Total Assets \$790,130 86

DANVERS

Babco Employees Credit Union
28 Water Street

Incorporated October 11, 1961

E. F. Huber Ruth C. Johnston
President *Treasurer*

Total Assets \$5,402 75

Essex Agricultural Credit Union
Essex County Agricultural School
Maple Street

Incorporated June 26, 1933

J. E. Eastwood Hilda M. Fitzgerald
President *Treasurer*

Total Assets \$70,435 11

DEDHAM

Hersey Employees Credit Union
250 Elm Street

Incorporated June 5, 1940

L. G. Bernstone J. C. Will
President *Treasurer*

Total Assets \$126,554 89

Rust Craft Credit Union
Rust Craft Park

Incorporated December 20, 1940

A. H. Bennett, Jr. Katharine Dunay
President *Treasurer*

Total Assets \$430,221 71

DOUGLAS

Hayward-Schuster Employees Credit Union
Main Street
(East Douglas District)

Incorporated April 30, 1942

J. B. Jussauime C. E. Driscoll
President *Treasurer*

Total Assets \$469,073 77

EASTHAMPTON

Hampco Credit Union
130 Pleasant Street

Incorporated September 24, 1954

J. T. Dolat Frank Dubiel
President *Treasurer*

Total Assets \$83,005 36

EVERETT

Carmote Employees Credit Union
376 Third Street

Incorporated September 1, 1935

G. B. Kenrick O. C. Diver
President *Treasurer*

Total Assets \$34,853 53

EVERETT**Everett Credit Union**
650 Broadway

Incorporated October 29, 1926

S. B. Glazer
*President*Henry Henken
Treasurer

Total Assets . . . \$740,150 88

Everett Fire Department Credit Union
384 Broadway

Incorporated December 18, 1933

F. J. Wernig
*President*C. W. Neal, Jr.
Treasurer

Total Assets . . . \$20,415 77

Everett Police Credit Union
371 Broadway

Incorporated May 28, 1936

F. J. Digby
*President*H. F. Fitzgerald
Treasurer

Total Assets . . . \$50,084 21

Garden Street Credit Union
44 Garden Street

Incorporated May 11, 1953

Samuel Katcher
*President*Josephine H. Bois
Treasurer

Total Assets . . . \$70,000 77

Merchemco Credit Union
Merchemco Chemical Company
Chemical Lane

Incorporated February 8, 1937

L. D. MacMillan
*President*John Mastropietro
Treasurer

Total Assets . . . \$957,828 22

Octane Credit Union
Colonial Beacon Oil Company
30 Beacham Street

Incorporated August 30, 1933

C. J. Murphy
*President*L. E. Denning
Treasurer

Total Assets . . . \$157,359 31

Wapico Credit Union
Warren Pipe Company
19 Robin Street

Incorporated February 8, 1937

J. T. Dunn
*President*G. W. Muise, Jr.
Treasurer

Total Assets . . . \$34,929 63

FALL RIVER**Corky Row Credit Union**
332 Second Street

Incorporated November 20, 1961

H. C. Nagle
*President*G. T. Bolger
Treasurer

Total Assets . . . \$51,526 85

Fall River Boys Club Credit Union
151 Pocasset Street

Incorporated July 12, 1934

D. J. P. Sullivan
*President*M. F. Cleaves
Treasurer

Total Assets . . . \$48,375 16

Fall River Municipal Employees Credit Union
198-202 Bank Street

Incorporated February 6, 1930

R. E. Hennessey
*President*E. T. Sullivan
Acting Treasurer

Total Assets . . . \$5,486,849 15

Fall River Postal Employees Credit Union
Main Post Office

Incorporated April 26, 1928

F. R. Janson
*President*W. F. Bayliss
Treasurer

Total Assets . . . \$236,744 04

Kavodlan Credit Union
Hudner Building
Room 2
130 South Main Street

Incorporated July 19, 1948

B. G. Macy
*President*Samuel Kaplan
Treasurer

Total Assets . . . \$67,224 95

St. Anne's Credit Union
286 Oliver Street

Incorporated November 1, 1957

A. A. Dube
*President*A. R. Vezina
Treasurer

Total Assets . . . \$4,204,067 20

FITCHBURG**Cleghorn Credit Union**
7 Fairmount Place

Incorporated October 24, 1928

Albert Belliveau
*President*J. R. Morin
Treasurer

Total Assets . . . \$2,077,990 46

Crobank Credit Union
Crocker Burbank & Company, Association
545 Westminster Street

Incorporated July 29, 1936

D. M. Harley
*President*R. W. Adams
Treasurer

Total Assets . . . \$268,521 06

Falpaco Credit Union
Falulah Paper Company
Falulah Road

Incorporated January 26, 1938

F. J. McCarthy
*President*J. S. Hebbard
Treasurer

Total Assets . . . \$36,910 25

Filestra Credit Union
Fitchburg & Leominster Street Railway
280 Main Street

Incorporated May 17, 1948

R. R. Grondin
*President*T. J. Kelly
Treasurer

Total Assets . . . \$7,211 92

Fitchburg I-C Credit Union
20 Blossom Street

Incorporated October 24, 1928

A. A. Gelinas
President(Vacant)
Treasurer

Total Assets . . . \$5,591,136 60

Fitchburg Italian-American Credit Union
387 Water Street

Incorporated December 10, 1953

Alfred Mittola
*President*Jennie A. Champa
Treasurer

Total Assets . . . \$142,296 31

Fitchburg Postal Employees Credit Union
Post Office Building
Wallace Avenue

Incorporated February 9, 1928

E. J. Touchette
*President*A. H. Lozeau
Treasurer

Total Assets . . . \$44,887 97

Fitchco Credit Union
Fitchburg Paper Company
722 River Street

Incorporated September 5, 1935

H. T. Macklem
*President*P. H. King
Treasurer

Total Assets . . . \$382,372 95

Senco Credit Union
Sentinel Printing Company
808 Main Street

Incorporated September 10, 1929

J. F. Mahoney
*President*E. G. Wellington
Treasurer

Total Assets . . . \$49,950 43

Simonds Employees Credit Union
Simonds Saw & Steel Company
Intervale Road

Incorporated September 23, 1937

J. A. McNabb
*President*Margaret L. Talcott
Treasurer

Total Assets . . . \$428,636 54

Tri-City Credit Union
339 Broad Street

Incorporated May 25, 1942

T. I. Niemi
*President*W. C. Pierce
Treasurer

Total Assets . . . \$35,366 07

Workers Credit Union
48 Wallace Avenue

Incorporated April 17, 1914

Oskari Tokoi
*President*J. G. Laakso
Treasurer

Total Assets . . . \$8,393,594 73

FRAMINGHAM**D. M. C. Credit Union**
Dennison Manufacturing Company
300 Howard Street

Incorporated January 26, 1917

D. C. Nickerson
*President*D. C. Nickerson
Treasurer

Total Assets . . . \$806,404 99

FRAMINGHAM**Framingham UAW Credit Union**
32 South Street

Incorporated April 15, 1949

F. R. Wilson
*President*T. J. Correia
Treasurer

Total Assets . . . \$241,545 86

Independent Hebrew Credit Union
Coolidge Street

Incorporated December 8, 1930

M. H. Hass
*President*H. L. Shapiro
Treasurer

Total Assets . . . \$30,887 94

FRANKLIN**Thomson Credit Union**
Thomson-National Press Company
Dean Street

Incorporated April 30, 1954

A. A. Bartelloni
*President*E. A. Bertoni
Treasurer

Total Assets . . . \$45,679 53

GARDNER**Gardner Franco-American Credit Union**
221 Parker Street

Incorporated November 25, 1938

R. C. Coulombe
*President*Linus Allain
Treasurer

Total Assets . . . \$2,968,675 12

Gardner Polish-American Credit Union
322 Pleasant Street

Incorporated January 9, 1952

Stanley Davidowicz
*President*S. E. Michniewicz
Treasurer

Total Assets . . . \$241,179 02

GLOUCESTER**40-Fathom Credit Union**
51 Commercial Street

Incorporated March 12, 1941

J. F. Witham
*President*E. A. Goodick
Treasurer

Total Assets . . . \$42,585 62

Gloucester Credit Union
328 Main Street

Incorporated March 4, 1927

Leo Alper
*President*Hyman Stone
Treasurer

Total Assets . . . \$51,603 78

Gloucester Fire Department Credit Union
8 School Street

Incorporated November 2, 1938

L. B. Blatchford
*President*W. E. O'Hearn
Treasurer

Total Assets . . . \$18,596 97

Gloucester Municipal Credit Union
City Clerk's Office
City Hall
Dale Avenue

Incorporated July 22, 1941

R. H. Hammond
*President*G. E. Carr
Treasurer

Total Assets . . . \$54,515 60

Gloucester Teachers Association Credit Union
School Administration Office
Dale Avenue

Incorporated April 24, 1935

H. B. Geary
*President*J. S. Thompson
Treasurer

Total Assets . . . \$15,633 65

GREENFIELD**G. T. & D. Credit Union**
Greenfield Tap & Die Corporation
Sanderson Street

Incorporated April 5, 1930

L. W. Edes
*President*Kathryn E. Sutton
Treasurer

Total Assets . . . \$233,377 55

Treasure Credit Union
Rogers, Lunt & Bowen
298 Federal Street

Incorporated February 13, 1930

Florence M. Wright
*President*G. K. Burgess
Treasurer

Total Assets . . . \$90,474 98

GROTON**Hovoco Credit Union**

Hollingsworth & Vose Company
Townsend Road
 (West Groton District)

Incorporated December 28, 1939

F. C. Harmon
President

E. M. Marshall
Treasurer

Total Assets . . . \$65,246 24

Nashoba Credit Union
Main Street

Incorporated September 1, 1953

H. H. Sargent
President

R. H. Whitehill
Treasurer

Total Assets . . . \$56,557 63

HAVERHILL**Hamel Employees Credit Union**

L. H. Hamel Leather Company
117 Essex Street

Incorporated December 5, 1934

D. N. Langlais
President

Anna M. Moran
Treasurer

Total Assets . . . \$58,072 54

Haverhill Credit Union
4 Bridge Street

Incorporated November 1, 1926

Louis Shapiro
President

Max Jacobs
Treasurer

Total Assets . . . \$30,769 10

Haverhill Fire Department Credit Union
22 Essex Street

Incorporated August 5, 1933

W. B. Spears
President

P. S. Conway, Jr.
Treasurer

Total Assets . . . \$167,836 89

Haverhill Italian American Credit Union
20 Washington Street

Incorporated June 27, 1934

Armando Bologna
President

A. J. Basso
Treasurer

Total Assets . . . \$1,256,532 31

Haverhill Police Department Credit Union
3 Court Street

Incorporated August 5, 1933

J. F. Long
President

Carolyn M. Areisz
Treasurer

Total Assets . . . \$37,475 28

Haverhill Postal Employees Credit Union
Post Office
Washington Square

Incorporated January 24, 1929

G. A. Mooshian
President

P. S. Kelly
Treasurer

Total Assets . . . \$54,683 25

Haverhill Teachers Credit Union
Haverhill High School
Corner Summer and Main Streets

Incorporated April 22, 1937

T. S. Garvey
President

K. M. Pearson
Treasurer

Total Assets . . . \$381,793 83

M E E C Employees Credit Union
161 Water Street

Incorporated October 23, 1958

R. E. Lalumiere
President

Romeo Bisi
Treasurer

Total Assets . . . \$30,847 53

Olympia Credit Union
43 Washington Street

Incorporated September 19, 1947

Elias Stamoulakis
President

Harry Sovas
Treasurer

Total Assets . . . \$9,359 51

HOLYOKE

Holyoke Credit Union
380 High Street

Incorporated September 7, 1911

J. H. Fleury
President

S. J. Bonvouloir
Treasurer

Total Assets . . . \$932,812 60

Holyoke Municipal Employees Credit Union
206 Maple Street

Incorporated December 19, 1930

W. J. O'Brien
President

B. F. Kennedy
Treasurer

Total Assets . . . \$122,762 19

Holyoke Postal Credit Union
Post Office Building
650 Dwight Street

Incorporated January 14, 1927

J. G. Kiely
President

H. P. Cauley
Treasurer

Total Assets . . . \$30,963 40

HOLYOKE**Holyoke Teachers Credit Union**
98 Suffolk Street

Incorporated June 9, 1934

E. G. Goss
*President*H. M. Padden
Treasurer

Total Assets . . . \$28,274 35

Nablanko Credit Union
National Blank Book Company
Water Street

Incorporated August 5, 1935

G. W. Stapley
*President*Viola R. Aitken
Treasurer

Total Assets . . . \$79,279 71

Prentiss Wire Credit Union
Prentiss Wire Mills
439 Dwight Street

Incorporated June 28, 1940

D. F. McCarthy
*President*E. L. LaFond
Treasurer

Total Assets . . . \$10,346 90

Tecnifax Employees Credit Union
195 Appleton Street

Incorporated May 6, 1954

T. F. McAuliffe
*President*Maurice Powers
Treasurer

Total Assets . . . \$116,084 41

HOPEDALE**Worcester Suburban Employees Credit Union**
245 South Main Street

Incorporated February 12, 1951

F. E. Temple
*President*C. L. Grover
Treasurer

Total Assets . . . \$109,604 03

HUDSON**Lapointe Employees Credit Union**
Lapointe Machine Tool Company
34 Tower Street

Incorporated February 24, 1954

A. M. Bisset
*President*J. K. Carter
Treasurer

Total Assets . . . \$152,396 99

LAWRENCE**Elgasco Credit Union**
Lawrence Gas & Electric Company
370 Essex Street

Incorporated November 6, 1940

J. A. Manning
*President*J. V. Knightly
Treasurer

Total Assets . . . \$165,985 45

Emastryco Credit Union
Eastern Massachusetts Street Railway
Company
421 Merrimack Street

Incorporated February 12, 1941

F. E. Howard
*President*A. A. Maccaron
Treasurer

Total Assets . . . \$26,858 15

Frontenac Credit Union
139 Broadway

Incorporated September 25, 1918

R. E. Langevin
*President*J. B. Germain
Treasurer

Total Assets . . . \$299,788 93

Lawrence Credit Union
17 Lawrence Street

Incorporated January 7, 1913

Max Goldstein
*President*R. R. Dean
Treasurer

Total Assets . . . \$810,120 13

Lawrence Firefighters Credit Union
80 Lowell Street

Incorporated July 13, 1950

L. P. Smith
*President*F. C. McKernan
Treasurer

Total Assets . . . \$280,376 85

Lawrence Modern Credit Union
90 Broadway

Incorporated November 3, 1926

Max Geller
*President*Abraham Bressler
Treasurer

Total Assets . . . \$92,465 77

Lawrence Postal Employees Credit Union
50 Broadway

Incorporated February 4, 1929

G. T. Baker
*President*W. F. Ford
Treasurer

Total Assets . . . \$40,262 77

Lawrence Teachers Credit Union
Lawrence High School

Incorporated March 30, 1934

B. J. Kiernan
*President*E. F. Glynn
Treasurer

Total Assets . . . \$117,098 91

Marconi Credit Union
180 Essex Street

Incorporated May 31, 1939

John Panebianco
*President*M. T. Stella
Treasurer

Total Assets . . . \$243,534 00

Prospect Hill Presbyterian Credit Union
96 East Haverhill Street

Incorporated May 25, 1942

H. J. Meister
*President*Catherine M. Heinze
Treasurer

Total Assets . . . \$6,496 13

United Credit Union
301 Essex Street

Incorporated March 16, 1927

M. D. Bier
*President*Maurice Schwartz
Treasurer

Total Assets . . . \$7,232 52

LEOMINSTER**Doyle Works Credit Union**
511 Lancaster Street

Incorporated August 8, 1932

J. M. Ridley
*President*Mariel E. Boutelle
Treasurer

Total Assets . . . \$102,907 37

Leominster Credit Union
Rear 40 Pleasant Street

Incorporated May 4, 1954

L. A. Carrescia
*President*J. J. Tata
Treasurer

Total Assets . . . \$35,487 92

Pyrallart Employees Credit Union
289 North Main Street

Incorporated November 12, 1937

L. F. Cloutier
*President*R. V. Kennedy
Treasurer

Total Assets . . . \$1,110,685 31

LOWELL**Highland Credit Union**
174 Central Street

Incorporated November 6, 1926

Joseph Bernstein
*President*S. L. Rindler
Treasurer

Total Assets . . . \$118,202 88

Ideal Credit Union
174 Central Street

Incorporated November 8, 1926

William Korobkin
*President*Louis Cantor
Treasurer

Total Assets . . . \$89,332 67

Jeanne d'Arc Credit Union
666 Merrimack Street

Incorporated February 5, 1912

H. W. Bourgeois
*President*R. J. Boisvert
Treasurer

Total Assets . . . \$5,352,244 56

Lowell Credit Union
174 Central Street

Incorporated October 2, 1926

Benjamin Sandler
*President*Abraham Rosengard
Treasurer

Total Assets . . . \$179,170 63

Lowell Electric Light Employees Credit Union
29 Market Street

Incorporated February 24, 1941

W. M. LeLacheur
*President*Albert Santamaria
Treasurer

Total Assets . . . \$122,310 67

Lowell EMSR Credit Union**Eastern Massachusetts Street Railway Company**
22 Fourth Street

Incorporated July 13, 1950

L. R. Bisson
*President*E. C. Sullivan
Treasurer

Total Assets . . . \$31,166 57

LOWELL**Lowell Firemens Club Credit Union**
Ladder 1
Lawrence Street

Incorporated December 8, 1936

J. D. McLaughlin J. G. O'Brien
President *Treasurer*

Total Assets . . . \$171,889 69

Lowell Postal Employees Credit Union
Post Office
50 Kearney Square

Incorporated February 24, 1928

T. J. Finnegan R. R. Bisailon
President *Treasurer*

Total Assets . . . \$32,187 60

Lowell Rendering Employees
Credit Union
Woburn Street

Incorporated June 27, 1934

I. J. Patterson S. P. Robertson
President *Treasurer*

Total Assets . . . \$28,322 63

Northern Massachusetts Telephone Workers
Credit Union
115 Appleton Street

Incorporated November 8, 1922

C. F. Hamilton E. F. Scullin
President *Treasurer*

Total Assets . . . \$1,703,098 39

LYNN**Brotherhood Credit Union**
248 Summer Street

Incorporated April 23, 1934

Arthur Levine Sam Sherman
President *Treasurer*

Total Assets . . . \$2,307,859 77

General Electric River Works Employees
Credit Union
1100 Western Avenue

Incorporated February 13, 1936

J. W. Buchanan M. A. Pettee
President *Treasurer*

Total Assets . . . \$2,505,221 08

Greek Community Credit Union
22 City Hall Square

Incorporated August 24, 1955

Louis Demakes P. N. Scangas
President *Treasurer*

Total Assets . . . \$363,497 87

Labor Circle Credit Union
182 Summer Street

Incorporated July 23, 1912

H. Polansky Samuel Viner
President *Treasurer*

Total Assets . . . \$216,490 61

Lynn Credit Union
239 Summer Street

Incorporated October 29, 1926

Louis Litvack Joseph Freedman
President *Treasurer*

Total Assets . . . \$341,564 00

Lynn Independent Workmens Circle Credit
Union
195 Summer Street

Incorporated March 7, 1927

Abraham Slavin Herman Kogan
President *Treasurer*

Total Assets . . . \$117,528 84

Lynn Municipal Employees Credit Union
City Hall
Room 302

Incorporated July 3, 1940

G. R. Hanson L. J. Murphy
President *Treasurer*

Total Assets . . . \$218,473 56

Lynn Police Credit Union
18 Sutton Street

Incorporated March 22, 1945

J. F. Crowley Salvatore Tuminelli
President *Treasurer*

Total Assets . . . \$160,715 17

Lynn Postal District Employees Credit
Union
Post Office Building
Willow Street

Incorporated October 2, 1926

Donato DiVirgilio L. A. Kennedy
President *Treasurer*

Total Assets . . . \$201,805 35

Lynn Teachers Credit Union
42 Franklin Street

Incorporated February 23, 1935

R. F. Grady
*President*Nathan Goodman
Treasurer

Total Assets . . . \$75,056 86

St. Jean Baptiste Credit Union
527 Western Avenue

Incorporated September 29, 1910

A. A. Belliveau
*President*R. E. Gingras
Treasurer

Total Assets . . . \$986,322 90

West Lynn G. E. Employees Credit Union
40 Federal Street
(West Lynn District)

Incorporated March 27, 1926

A. R. Schueler
*President*G. W. Friberg
Treasurer

Total Assets . . . \$865,207 03

MALDEN**Bell Rock Credit Union**
185 Salem Street

Incorporated May 28, 1945

C. M. Ross
*President*Max Baer
Treasurer

Total Assets . . . \$48,500 40

Cosmopolitan Credit Union
267 Bryant Street

Incorporated December 30, 1926

Morris Weiner
*President*N. J. Schneiderman
Treasurer

Total Assets . . . \$82,295 74

Majestic Credit Union
473 Cross Street

Incorporated November 27, 1937

Isadore Sher
*President*Samuel Rosenthal
Treasurer

Total Assets . . . \$24,467 90

Malden City Employees Credit Union
Central Fire Station
Salem Street

Incorporated June 1, 1943

D. M. Ward
*President*W. T. Barrett
Treasurer

Total Assets . . . \$76,918 94

Malden G. & E. Employees Credit Union
157 Pleasant Street

Incorporated August 7, 1929

Lawrence Restuccia
*President*P. J. Cutrone
Treasurer

Total Assets . . . \$899,552 72

Progressive Workmens Credit Union
366 Cross Street

Incorporated September 12, 1911

J. W. Mover
*President*Philip Isenman
Treasurer

Total Assets . . . \$6,172,642 62

Safety Credit Union
439 Cross Street

Incorporated November 17, 1926

Samuel Adler
*President*L. E. Cushman
Treasurer

Total Assets . . . \$48,066 87

MANSFIELD**Mansfield Credit Union**
129 North Main Street

Incorporated July 26, 1916

H. A. Patriquin
*President*B. B. Fuller
Acting Treasurer

Total Assets . . . \$757,234 27

MARBLEHEAD**V. F. W. No. 2005 Credit Union**
1 Sewall Street

Incorporated June 23, 1932

R. A. Reed
*President*R. W. Carlton
Treasurer

Total Assets . . . \$18,826 04

MARLBORO**St. Mary's Parish Credit Union**
516 Lincoln Street

Incorporated July 9, 1913

W. H. Wellen
*President*Irene A. Toohey
Treasurer

Total Assets . . . \$111,997 82

MAYNARD**Maynard Consumers Credit Union**
68 Main Street

Incorporated July 12, 1948

C. M. Lerer
*President*Martha K. Weckstrom
Treasurer

Total Assets . . . \$542,609 26

MEDFORD**Medford Municipal Employees Credit Union**
City Hall
Room 101

Incorporated June 1, 1936

J. V. Moriarty
*President*E. C. Babcock
Treasurer

Total Assets . . . \$332,338 92

MEDWAY**Medway Credit Union**
140 Village Street

Incorporated February 10, 1927

Charles Levine
*President*A. E. Gordon
Treasurer

Total Assets . . . \$30,796 32

MIDDLEBORO**Nemasket Credit Union**
Plymouth Shoe Company
191 Center Street

Incorporated August 17, 1937

Marjorie E. Baker
*President*J. V. Einstein, Jr.
Treasurer

Total Assets . . . \$33,694 45

MILFORD**Milford Credit Union**
49 Pine Street

Incorporated April 28, 1927

Jacob Wyzan
*President*William Harris
Treasurer

Total Assets . . . \$20,451 68

MILLBURY**High Carbon Credit Union**
New England High Carbon Wire Company
50 Howe Avenue

Incorporated March 14, 1941

F. A. Bengtson
*President*G. F. Wade
Treasurer

Total Assets . . . \$172,044 94

Millbury Credit Union
50 Main Street

Incorporated June 20, 1934

M. M. Thornburg
*President*R. N. Kenary
Treasurer

Total Assets . . . \$1,339,383 79

Worcester Teachers Credit Union
6 Church Street

Incorporated March 2, 1934

Helen R. Harney
*President*Mary E. Shay
Treasurer

Total Assets . . . \$159,262 12

NEEDHAM**Needham School Employees Credit Union**
Needham High School
Webster Street

Incorporated December 7, 1961

J. A. Osgood
*President*H. A. Peterson
Treasurer

Total Assets . . . \$2,961 03

NEW BEDFORD**Aerovox Employees Credit Union**
Aerovox Corporation
740 Belleville Avenue

Incorporated July 1, 1941

T. P. Richards
*President*H. L. Mohel
Treasurer

Total Assets . . . \$275,462 20

Citizens Credit Union
23 Eighth Street

Incorporated November 27, 1937

Theodore Pageotte
*President*Barbara M. W. Silva
Treasurer

Total Assets . . . \$266,519 38

**Continental Employees Credit Union
Continental Screw Company
459 Mt. Pleasant Street**

Incorporated January 5, 1938

J. R. Gordon
President

C. H. Wardwell
Treasurer

Total Assets . . . \$395,137 47

**New Bedford Gas & Edison Light Company
Employees Credit Union
271 South Water Street**

Incorporated May 14, 1926

E. W. Cole
President

R. E. Nolan
Treasurer

Total Assets . . . \$294,845 71

**New Bedford Municipal Employees Credit
Union
868 Pleasant Street**

Incorporated November 17, 1932

W. E. Cobb
President

S. A. Mitchell
Treasurer

Total Assets . . . \$416,413 13

**New Bedford Postal Employees Credit
Union
695 Pleasant Street**

Incorporated September 18, 1926

B. L. Messier
President

J. W. Connolly
Treasurer

Total Assets . . . \$72,406 23

**Press Radio Credit Union
The Standard-Times
Pleasant and Market Streets**

Incorporated September 16, 1939

J. T. Mosher
President

Manuel Homem, Jr.
Treasurer

Total Assets . . . \$35,955 51

**Revere Copper & Brass Employees Credit
Union
24 North Front Street**

Incorporated April 9, 1937

C. A. Croacher
President

William Higgins, Jr.
Treasurer

Total Assets . . . \$450,414 46

**St. Anne Credit Union
43 Rodney French Boulevard**

Incorporated August 3, 1911

H. E. Thivierge
President

Ulysse Auger
Treasurer

Total Assets . . . \$1,033,117 19

**Southern Massachusetts Telephone
Workers Credit Union
390 Acushnet Avenue**

Incorporated November 8, 1922

H. J. Wardick
President

J. A. LaBrode
Treasurer

Total Assets . . . \$1,176,199 11

**U-Strayco Credit Union
Union Street Railway Company
1959 Purchase Street**

Incorporated August 25, 1938

William Beauregard
President

L. M. Walker
Treasurer

Total Assets . . . \$148,398 58

NEWBURYPORT

**Newburyport Credit Union
Community Center
Washington Street**

Incorporated February 5, 1934

Norman Espovich
President

David Harnch
Treasurer

Total Assets . . . \$13,601 12

**Towle Employees Credit Union
Towle Manufacturing Company
260 Merrimac Street**

Incorporated January 3, 1952

M. S. Pike
President

J. F. Swasey, Jr.
Treasurer

Total Assets . . . \$105,052 35

NEWTON

**Easinco Employees Credit Union
Eastern Industries, Incorporated
15 Riverdale Avenue**

Incorporated May 24, 1956

P. D. Gillis
President

E. J. Wright
Treasurer

Total Assets . . . \$8,913 22

**Newton Municipal Credit Union
City Hall
1000 Commonwealth Avenue**

Incorporated May 8, 1941

Philip Purcell
President

W. H. Fitzgerald
Treasurer

Total Assets . . . \$128,582 13

NEWTON**Newton Teachers Credit Union**
49 Elm Road
(Newtonville District)

Incorporated February 19, 1937

M. B. Gradone
*President*D. B. Mitchell
Treasurer

Total Assets . . . \$21,730 36

NORTH ADAMS**Hoosac Employees Credit Union**
Hoosac Mills Corporation
234 Union Street

Incorporated May 10, 1949

Clarence Cote
*President*A. E. Elmer
Treasurer

Total Assets . . . \$58,826 32

Sprague Electric Credit Union
87 Marshall Street

Incorporated June 24, 1940

H. F. Sherman
*President*R. E. Armitage
Treasurer

Total Assets . . . \$1,582,656 41

NORTHBRIDGE**K B Credit Union**
Kupfer Brothers Company
Riverdale Street

Incorporated May 25, 1942

George Lemoine, Jr.
*President*F. L. Eden
Treasurer

Total Assets . . . \$73,933 06

W. M. W. Credit Union
Whitlin Machine Works
Main Street
(Whitinsville District)

Incorporated February 2, 1932

James Davidson, Jr.
*President*H. S. Crawford
Treasurer

Total Assets . . . \$906,256 16

NORWOOD**Holliston Mills Credit Union**
111 Lenox Street

Incorporated July 11, 1939

E. K. Peschier
*President*Olive M. Anderson
Treasurer

Total Assets . . . \$73,064 28

M and N Employees Credit Union
Nahatan Street

Incorporated August 1, 1958

J. F. Stanton
*President*R. D. Mahoney
Treasurer

Total Assets . . . \$105,593 44

Marrud Employees Credit Union
1450 Boston Providence Turnpike

Incorporated April 18, 1962

H. J. Bernstein
*President*B. F. Kushner
Treasurer

Total Assets . . . \$2,264 00

Neponset Valley Postal Employees
Credit Union
Room 204, Post Office Building

Incorporated November 24, 1958

O. L. Hough
*President*R. E. Barry
Treasurer

Total Assets . . . \$27,551 27

Norwood School Employees Credit Union
Administration Building
Corner Walpole and Elliot Streets

Incorporated September 29, 1934

C. H. Wheeler
*President*Elizabeth V. Syverson
Treasurer

Total Assets . . . \$48,469 47

Plimpton Credit Union
Plimpton Press
Lenox Street

Incorporated August 19, 1927

H. L. Orta
*President*P. A. Woodward
Treasurer

Total Assets . . . \$362,918 93

ORANGE**Orange Credit Union**
17 East Main Street

Incorporated May 29, 1952

J. A. Tepper
*President*Robert Plotkin
Treasurer

Total Assets . . . \$388,563 44

PALMER

Elco Club Credit Union
Central Massachusetts Electric Company
 465 North Main Street

Incorporated January 2, 1951

E. W. Mailman <i>President</i>	Robert K. Niles <i>Treasurer</i>
Total Assets	\$169,644 93

General Package Credit Union
Diamond National Corp.
 Church Street

Incorporated September 27, 1957

D. T. Daniele <i>President</i>	T. R. Yule <i>Treasurer</i>
Total Assets	\$199,363 87

Wick-Spring Employees Credit Union
 Springfield Road

Incorporated December 31, 1937

A. V. Olson <i>President</i>	Margaret E. Hickey <i>Treasurer</i>
Total Assets	\$114,982 16

PEABODY

A. C. Lawrence Employees Credit Union
 19-18 Sawyer Street

Incorporated December 20, 1934

Peter Micalchuck <i>President</i>	W. G. Noonan <i>Treasurer</i>
Total Assets	\$259,412 96

Hellenic Credit Union
 12 Peabody Square

Incorporated July 8, 1938

S. T. Callichy <i>President</i>	C. M. Zolotas <i>Treasurer</i>
Total Assets	\$524,427 94

Luso-American Credit Union
 21 Shamrock Street

Incorporated November 30, 1960

J. C. Silva <i>President</i>	A. R. Faria <i>Treasurer</i>
Total Assets	\$42,159 62

Popular Credit Union
 116 Main Street

Incorporated December 15, 1926

David Rosenfelt <i>President</i>	Saul Tanzer <i>Treasurer</i>
Total Assets	\$51,046 13

PITTSFIELD

Berkshire Credit Union
 235 East Street

Incorporated August 10, 1927

W. P. Shindler <i>President</i>	Jacob Klein <i>Treasurer</i>
Total Assets	\$84,733 86

Eagle Credit Union
 33 Eagle Street

Incorporated June 24, 1940

M. E. Peltier <i>President</i>	A. L. Owens <i>Treasurer</i>
Total Assets	\$42,378 95

EPCO Employees Credit Union
Eaton Paper Corporation
 75 South Church Street

Incorporated June 9, 1961

J. H. King <i>President</i>	Jean M. Librizzi <i>Treasurer</i>
Total Assets	\$25,821 54

Pittsfield G. E. Employees Credit Union
 100 Woodlawn Avenue

Incorporated January 4, 1935

R. H. Bingham <i>President</i>	P. C. Theilig <i>Treasurer</i>
Total Assets	\$3,045,711 51

Pittsfield Postal Employees Credit Union
 Federal and Allen Streets

Incorporated February 24, 1928

T. H. Doyle <i>President</i>	A. J. Sangiovanni <i>Treasurer</i>
Total Assets	\$12,286 72

Pittsfield Teachers Credit Union
 High School
 East Street

Incorporated May 17, 1939

C. J. McMahon <i>President</i>	A. W. Harvey <i>Treasurer</i>
Total Assets	\$196,524 16

PLYMOUTH

Plymouth Cordage Credit Union
 Court Street

Incorporated November 13, 1928

R. S. Bailey <i>President</i>	J. A. Smith <i>Treasurer</i>
Total Assets	\$578,523 78

QUINCY**ILSNEC Credit Union
Industrial Luncheon Service
440 Hancock Street**

Incorporated February 15, 1951

L. B. Rosen
*President*Gilbert Rosenberg
Treasurer

Total Assets . . . \$39,163 85

**Pneumatic Credit Union
Pneumatic Scale Corporation
65 Newport Avenue
(North Quincy District)**

Incorporated April 10, 1940

H. A. Paul, Jr.
*President*R. S. Knapp
Treasurer

Total Assets . . . \$449,407 88

**Presidents City Credit Union
1517 Hancock Street**

Incorporated November 6, 1940

Antone Pacheco
*President*A. F. Monroe
Treasurer

Total Assets . . . \$76,541 61

**Quincy EMSR Credit Union
Eastern Massachusetts Street Railway
954 Hancock Street**

Incorporated April 17, 1945

J. A. McMahon
*President*H. W. Behn
Treasurer

Total Assets . . . \$93,602 02

**Quincy Municipal Credit Union
40 Hancock Street**

Incorporated August 4, 1937

J. E. Walsh
*President*T. F. Maloney
Treasurer

Total Assets . . . \$401,835 38

**Quinway Credit Union
1 Clivenden Street**

Incorporated June 6, 1950

J. J. Christopher, Jr.
*President*J. W. Gunville
Treasurer

Total Assets . . . \$206,173 35

**Wollaston Credit Union
622 Hancock Street
(Wollaston District)**

Incorporated July 19, 1948

W. A. Anderson
*President*Milton Biller
Treasurer

Total Assets . . . \$789,347 81

RANDOLPH**Randolph Credit Union
1064 North Main Street**

Incorporated October 31, 1960

D. J. Nelson
*President*J. W. Marotta
Treasurer

Total Assets . . . \$59,082 49

REVERE**Revere Firefighters Credit Union
400 Broadway**

Incorporated April 8, 1957

R. A. Lanzo
*President*E. J. Cerulli
Treasurer

Total Assets . . . \$23,029 44

**Sales House Credit Union
680 Winthrop Avenue**

Incorporated April 30, 1927

P. E. McCauley
*President*D. J. Collins
Treasurer

Total Assets . . . \$14,536 94

**Shirley Credit Union
111 Shirley Avenue**

Incorporated November 13, 1952

C. W. Ginesky
*President*Sidney Dubchansky
Treasurer

Total Assets . . . \$890,524 31

ROCKLAND**Rockland Credit Union
241 Union Street**

Incorporated January 23, 1922

Abraham Lelyveld
*President*J. V. Forti
Treasurer

Total Assets . . . \$3,344,605 90

SALEM**Northshore Credit Union
205 Washington Street**

Incorporated June 4, 1936

R. P. Richardson
*President*D. W. Martin
Treasurer

Total Assets . . . \$359,545 74

St. Joseph Credit Union of Salem
3 Harbor Street

Incorporated June 1, 1926

E. J. Dionne
President

J. A. Foisy
Treasurer

Total Assets . . . \$2,207,140 08

Salem Credit Union
140 Washington Street
Room 207

Incorporated May 16, 1913

David Berman
President

H. S. Polansky
Treasurer

Total Assets . . . \$159,294 50

Salem Italian American Credit Union
24 Endicott Street

Incorporated December 1, 1953

R. A. Giuggio
President

Domenico Mizzi
Treasurer

Total Assets . . . \$88,469 78

Sylvania Employees Credit Union
60 Boston Street

Incorporated February 14, 1921

F. P. Kelleher
President

C. A. Powers
Treasurer

Total Assets . . . \$1,711,164 13

SAUGUS

Saugus Credit Union
448 Lincoln Avenue

Incorporated January 14, 1938

J. A. Carter
President

J. V. Spencer
Treasurer

Total Assets . . . \$531,383 86

SHARON

Sharon Credit Union
370 South Main Street

Incorporated May 9, 1956

E. Y. Krovitsky
President

Irving Glaser
Treasurer

Total Assets . . . \$45,295 91

SHIRLEY

Samson Cordage Employees Credit Union
Phoenix Street

Incorporated February 6, 1947

V. H. Griffin
President

A. S. Thomas
Treasurer

Total Assets . . . \$10,510 47

SOMERSET

Somerset Community Credit Union
1166 County Street

Incorporated July 10, 1936

Philip Peneault
President

O. C. Perry, Jr.
Treasurer

Total Assets . . . \$1,475,310 24

SOMERVILLE

Bowker Employees Credit Union
37 Medford Street

Incorporated December 23, 1953

M. J. Balboni
President

F. N. Babb
Treasurer

Total Assets . . . \$19,262 42

Colasso Credit Union
Columbus Association, Incorporated
9 Ward Street

Incorporated June 16, 1938

R. E. Valentino
President

Patsy Vaudo
Treasurer

Total Assets . . . \$151,618 21

The Porter Employees Credit Union
74 Foley Street

Incorporated July 2, 1956

W. J. McCarthy
President

Ralph Bellofatto
Treasurer

Total Assets . . . \$109,235 49

SOUTHBRIDGE

Southbridge Credit Union
277 Main Street

Incorporated March 8, 1938

V. P. Tetreault
President

Ernest Fontaine
Treasurer

Total Assets . . . \$2,871,185 63

SPRINGFIELD**Alaco Credit Union**
34 Front Street
(Indian Orchard District)

Incorporated October 2, 1958

H. S. Carman
*President*F. B. Connor
Treasurer

Total Assets . . . \$106,316 10

American Bosch Credit Union
3664 Main Street

Incorporated July 3, 1929

M. L. Chechette
*President*R. G. Mansur
Treasurer

Total Assets . . . \$1,310,309 44

Buxton Employees Credit Union**Buxton, Incorporated**
265 Main Street
(Agawam District)

Incorporated December 9, 1949

W. J. Utess
*President*E. L. Rich
Treasurer

Total Assets . . . \$484,591 32

The Chapman Valve Credit Union**176 Pinevale Street**
(Indian Orchard District)

Incorporated February 6, 1928

C. A. McCurry
*President*E. C. Brunelle
Treasurer

Total Assets . . . \$1,130,176 53

Cheney Bigelow Credit Union
417 Liberty Street

Incorporated July 3, 1929

A. W. Cowles
*President*E. B. Briggs
Treasurer

Total Assets . . . \$65,323 27

Diamond Match Employees Credit Union
125 Paridon Street

Incorporated November 6, 1940

P. A. Penna
*President*L. N. Brown
Treasurer

Total Assets . . . \$153,362 69

Embeco Credit Union
74 Park Street

Incorporated September 17, 1954

R. L. Cobb
*President*A. J. Yodlowski
Treasurer

Total Assets . . . \$242,925 75

John H. Breck Employees Credit Union
91 Dwight Street

Incorporated March 4, 1947

J. E. Bartlett, Jr.
*President*D. W. Lally, Jr.
Treasurer

Total Assets . . . \$391,926 61

Kelko Credit Union
P. P. Kellogg Company
21 Cypress Street

Incorporated March 6, 1941

G. C. Burrige
*President*J. G. Carey
Treasurer

Total Assets . . . \$598,689 64

Maccabean Pythian Credit Union
1694 Main Street

Incorporated July 8, 1940

Marshall Later
*President*Jack Smith
Treasurer

Total Assets . . . \$21,684 31

Monsanto Plastics Credit Union
812 Monsanto Avenue
(Indian Orchard District)

Incorporated November 12, 1937

A. P. Kielbania
*President*G. A. Gorrod
Treasurer

Total Assets . . . \$2,301,352 72

Powers Paper Employees Credit Union
149 Wason Avenue

Incorporated September 27, 1955

E. A. Benoit
*President*R. A. Butterfield
Treasurer

Total Assets . . . \$16,998 38

Railway Express Credit Union
31 Liberty Street

Incorporated March 17, 1955

T. F. Albert
*President*D. J. Votava
Treasurer

Total Assets . . . \$15,586 87

Setco Credit Union
Standard Electric Time Company
89 Logan Street

Incorporated September 25, 1945

M. M. Emirzian
*President*Pearl W. Easton
Treasurer

Total Assets . . . \$159,928 12

Springfield Armory Credit Union
Federal Street

Incorporated May 17, 1940

R. F. Ledoux
*President*D. J. Walsh
Treasurer

Total Assets . . . \$451,731 07

Springfield FCA Employees Credit Union
Farm Credit Administration
310 State Street

Incorporated June 12, 1934

C. R. Bohanon
*President*O. B. Anderson
Treasurer

Total Assets . . . \$105,031 30

Springfield Franco-American Credit Union
162 Broadway

Incorporated April 15, 1930

A. L. DuBois
*President*Anna M. Ratell
Treasurer

Total Assets . . . \$95,493 14

Springfield, Mass. Municipal Employees
Credit Union
158 Broadway

Incorporated March 2, 1927

R. J. Pattingre
*President*W. E. Hurley
Treasurer

Total Assets . . . \$1,384,674 21

Springfield, Mass. Post Office Employees
Credit Union
436 Dwight Street

Incorporated April 27, 1923

M. P. Wall
*President*T. A. Clune
Treasurer

Total Assets . . . \$515,615 55

Springfield-Monarch Employees Credit Union
1250 State Street

Incorporated June 10, 1959

A. V. Fairbanks
*President*P. M. Dick
Treasurer

Total Assets . . . \$389,138 41

Springfield Street Railway Employees
Credit Union
2811 Main Street

Incorporated November 6, 1926

H. S. Valliere
*President*T. E. O'Donnell
Treasurer

Total Assets . . . \$338,499 48

Springfield Teachers Credit Union
High School of Commerce
415 State Street

Incorporated October 5, 1929

H. E. Drewes
*President*A. J. Serafino, Jr.
Treasurer

Total Assets . . . \$818,972 46

Westco Credit Union
642 Page Boulevard

Incorporated July 8, 1936

S. J. Roberts
*President*C. A. Caron
Treasurer

Total Assets . . . \$1,031,479 37

Western Massachusetts Telephone Workers
Credit Union
295 Worthington Street

Incorporated July 20, 1922

J. E. H. Gamlin
*President*K. L. Stuart
Treasurer

Total Assets . . . \$2,515,934 78

SWAMPSCOTT**Leon E. Abbott Post No. 57 (3) Credit**
Union
89 Burrill Street

Incorporated August 27, 1931

J. P. Hines
*President*R. M. Leonard
Treasurer

Total Assets . . . \$13,750 99

TAUNTON**Adams Post Credit Union**
21 Hodges Avenue

Incorporated June 12, 1933

E. E. Shepard
*President*J. T. McDonald
Treasurer

Total Assets . . . \$64,522 41

Taunton Postal Employees Credit Union
Post Office Square

Incorporated May 24, 1928

J. H. O'Keefe
*President*S. J. Skwato
Treasurer

Total Assets . . . \$49,245 77

WAKEFIELD**Amlico Credit Union**
American Mutual Liability
Insurance Company
Quannapowitt Parkway

Incorporated May 11, 1942

R. A. Burnham
*President*Meriel L. Stickney
Treasurer

Total Assets . . . \$232,014 67

WAKEFIELD**L. B. Evans Employees Credit Union
27 Water Street**

Incorporated August 8, 1939

F. E. Daley <i>President</i>	A. M. Perkins <i>Treasurer</i>
Total Assets	\$140,505 00

WALPOLE**H and V Credit Union
Hollingsworth & Vose
112 Washington Street
(East Walpole District)**

Incorporated August 23, 1939

P. P. Breyemeier <i>President</i>	Hazel C. Whitney <i>Treasurer</i>
Total Assets	\$113,504 33

**Kendall Mills Credit Union
The Kendall Company
Fiber Products Division
West Street**

Incorporated September 12, 1930

E. H. Peterson <i>President</i>	Fred Burkell <i>Treasurer</i>
Total Assets	\$137,535 05

**Neponset Credit Union
Bird & Sons, Incorporated
Off Washington Street
(East Walpole District)**

Incorporated October 5, 1915

R. H. Ellis <i>President</i>	Velma M. Cobb <i>Treasurer</i>
Total Assets	\$2,717,017 62

**Walpole Municipal Employees Credit Union
Stone Street**

Incorporated November 23, 1938

Marion L. Kambour <i>President</i>	J. J. Buckley <i>Treasurer</i>
Total Assets	\$65,963 26

WALTHAM**Clevite Transistor Employees Credit Union
200 Smith Street**

Incorporated May 23, 1961

A. M. Forte <i>President</i>	P. J. Morin <i>Treasurer</i>
Total Assets	\$83,100 72

**Grover Cronin Credit Union
221 Moody Street**

Incorporated August 24, 1943

P. M. Larkin <i>President</i>	Mary A. Conlon <i>Treasurer</i>
Total Assets	\$304,391 08

**Middlesex Carmens Credit Union
1020 Main Street**

Incorporated November 22, 1946

R. J. Breslin <i>President</i>	L. M. Noonan <i>Treasurer</i>
Total Assets	\$210,435 96

**Raytheon Employees Credit Union
Foundry Avenue**

Incorporated January 11, 1945

P. L. Gatchell <i>President</i>	Dorothy J. Worcester <i>Treasurer</i>
Total Assets	\$4,101,656 35

**Waltham Municipal Employees Credit Union
21 Lexington Street**

Incorporated June 29, 1949

R. E. Neal <i>President</i>	P. B. O'Mara <i>Treasurer</i>
Total Assets	\$109,488 75

**Waltham Teachers Credit Union
North Junior High School
School Street**

Incorporated April 28, 1936

V. F. Robinson <i>President</i>	Emma V. Sacco <i>Treasurer</i>
Total Assets	\$7,096 65

WATERTOWN**Arsenal Employees Credit Union
Watertown Arsenal
Arsenal Street**

Incorporated March 12, 1940

G. F. Quinlan <i>President</i>	L. L. Dunbar <i>Treasurer</i>
Total Assets	\$264,439 61

**Watertown Municipal Credit Union
Administration Building
Main Street**

Incorporated April 5, 1934

Frances A. Lyons <i>President</i>	G. B. Wellman <i>Treasurer</i>
Total Assets	\$414,456 26

WEBSTER**Webster Credit Union**
262 Main Street

Incorporated January 20, 1928

C. H. Szczepanski
*President*J. F. Mackowiak
Treasurer

Total Assets . . . \$1,988,817 26

WESTFIELD**Columbia Bicycle Credit Union**
The Westfield Manufacturing Company
Cycle Street

Incorporated September 13, 1956

J. J. Hibert
*President*R. B. Huntoon
Treasurer

Total Assets . . . \$174,655 44

Savage Arms Employees Credit Union
Springdale Road

Incorporated August 15, 1946

J. A. Soltys
*President*G. H. Fitch
Treasurer

Total Assets . . . \$645,557 41

Westfield Needle Credit Union
125 North Elm Street

Incorporated June 14, 1961

I. F. Kohrs
*President*G. E. Boldini
Treasurer

Total Assets . . . \$7,574 90

Westfield Polish-American Credit Union
5 Main Street
Room 7

Incorporated February 7, 1946

C. F. Sadowski
*President*Rose M. Mulvenna
Treasurer

Total Assets . . . \$21,235 60

WEST SPRINGFIELD**Esfex Credit Union**
26 Central Street

Incorporated April 21, 1954

Peter Graham
*President*H. O. Evans
Treasurer

Total Assets . . . \$204,459 48

General Fibre Employees Credit Union
Palmer Avenue

Incorporated November 6, 1944

E. D. Mattera
*President*W. J. Geraghty
Treasurer

Total Assets . . . \$122,901 16

Gilbarco Employees Credit Union
Gilbert & Barker Manufacturing Company
Cold Spring Avenue

Incorporated May 8, 1935

R. B. Chapman
President(Vacant)
Treasurer

Total Assets . . . \$1,315,716 65

Perkins Gear Credit Union
Circuit Avenue

Incorporated July 2, 1936

P. N. Varelas
*President*J. E. Paquin
Treasurer

Total Assets . . . \$66,985 75

Wemelco Credit Union
174 Brush Hill Avenue

Incorporated August 2, 1923

C. S. Phillips
*President*C. E. Warburton
Treasurer

Total Assets . . . \$1,354,787 36

WICO Employees Credit Union
Wico Electric Company
Phelon Avenue

Incorporated August 3, 1940

H. F. Durkee
*President*John Cooper
Treasurer

Total Assets . . . \$239,422 77

WESTWOOD**Westwood Credit Union**
302 High Street

Incorporated September 29, 1949

H. J. Mitchell
*President*W. F. Bayley
Treasurer

Total Assets . . . \$41,743 72

WEYMOUTH

Stetson Shoe Employees Credit Union
541 Main Street
(South Weymouth District)

Incorporated February 20, 1935

Mary O'Malley
President

Walter Morrison
Treasurer

Total Assets . . . \$156,255 50

Weymouth Town Employees Credit Union
Town Hall
75 Middle Street
(East Weymouth District)

Incorporated May 18, 1953

Harry Christensen
President

Mary E. Moore
Treasurer

Total Assets . . . \$322,966 05

WINCHENDON

Marquette Credit Union
94 Central Street

Incorporated September 19, 1939

R. F. Robichaud
President

Vincent Buckley
Treasurer

Total Assets . . . \$97,450 27

WINTHROP

Beach Credit Union
330 Shirley Street

Incorporated August 8, 1939

Nathan Goldberg
President

Michael Skolnick
Treasurer

Total Assets . . . \$142,548 81

WOBBURN

Atlantic Gelatin Credit Union
Hill Street

Incorporated July 13, 1950

L. T. Orsillo
President

A. A. King
Treasurer

Total Assets . . . \$349,488 44

Woburn Credit Union
4 Federal Street

Incorporated May 2, 1955

A. A. Paleologos
President

J. J. Moss
Treasurer

Total Assets . . . \$126,287 30

WORCESTER

C & K Employees Credit Union
93 Grand Street

Incorporated January 28, 1957

A. O. Peverett
President

A. H. Prior
Treasurer

Total Assets . . . \$320,854 79

Central Massachusetts Telephone Workers
Credit Union
15 Chestnut Street

Incorporated November 8, 1922

W. J. McGrath
President

E. F. White
Treasurer

Total Assets . . . \$839,072 46

Craftsman Credit Union
Parker Wire Goods Company, et al
149 Washington Street

Incorporated August 12, 1942

P. W. Burke
President

H. E. Simmerer
Treasurer

Total Assets . . . \$42,643 62

John Bath Employees Credit Union
10 Mann Street

Incorporated March 9, 1948

R. C. Morse
President

R. S. Kemp
Treasurer

Total Assets . . . \$50,090 22

Jonsteel Credit Union
Johnson Steel & Wire Company,
Incorporated
53 Wiser Avenue

Incorporated May 2, 1949

E. C. Swenson
President

R. J. Reynolds
Treasurer

Total Assets . . . \$132,936 74

Morgan Employees Credit Union
15 Belmont Street

Incorporated January 31, 1927

C. K. Oberg
President

Esther Currie
Treasurer

Total Assets . . . \$70,372 77

Moulded Plastics Credit Union
14 Hygeia Street

Incorporated January 19, 1942

L. K. Blair
President

F. L. Graham
Treasurer

Total Assets . . . \$15,756 48

Norton Credit Union
Norton Company
1 New Bond Street

Incorporated October 28, 1925

R. G. Clarke <i>President</i>	G. S. Williams, Jr. <i>Treasurer</i>
Total Assets	\$180,514 42

Rockwood Sprinkler Employees Credit Union
38 Harlow Street

Incorporated April 9, 1937

F. E. Johnson <i>President</i>	T. R. Ashe <i>Treasurer</i>
Total Assets	\$122,358 83

South Works Credit Union
American Steel & Wire Company
774 Millbury Street

Incorporated April 5, 1935

V. R. Faucher <i>President</i>	H. R. Jensen <i>Treasurer</i>
Total Assets	\$1,205,616 35

U.S.E. — Worcester Credit Union
United States Envelope Company
Logan Division
75 Grove Street

Incorporated August 15, 1957

J. E. Malley <i>President</i>	R. G. Medhurst <i>Treasurer</i>
Total Assets	\$184,620 10

Washburn Employees Credit Union
Washburn Company
28 Union Street

Incorporated December 3, 1941

R. A. Nelson <i>President</i>	Beulah B. Hocking <i>Treasurer</i>
Total Assets	\$65,772 61

Worcester Fire Department Credit Union
Room 226
4 Walnut Street

Incorporated July 6, 1937

J. E. Carlson <i>President</i>	Wilbert Baker <i>Treasurer</i>
Total Assets	\$150,773 03

Worcester Gas Light Employees Credit Union
25 Quinsigamond Avenue

Incorporated July 27, 1934

W. J. Clark <i>President</i>	J. L. Turnan <i>Treasurer</i>
Total Assets	\$140,599 84

Worcester Police Department Credit Union
5 Waldo Street

Incorporated November 22, 1946

A. G. Belisle <i>President</i>	J. J. McKiernan <i>Treasurer</i>
Total Assets	\$102,268 71

Worcester Polish Credit Union
135 Millbury Street

Incorporated January 5, 1926

Frank Ciborowski <i>President</i>	Stella A. Ciborowski <i>Treasurer</i>
Total Assets	\$4,833 88

Worcester Postal Credit Union
Main Post Office

Incorporated December 9, 1926

K. J. Sullivan <i>President</i>	D. F. Kelly <i>Treasurer</i>
Total Assets	\$178,704 33

Worcester Public Works Credit Union
20 East Worcester Street

Incorporated May 25, 1943

C. B. Hardy <i>President</i>	Phyllis C. Mariano <i>Treasurer</i>
Total Assets	\$39,931 65

Worcester Thompson Credit Union
115 Stafford Street

Incorporated July 9, 1941

John Gabrielian <i>President</i>	Walter Misilo <i>Treasurer</i>
Total Assets	\$61,291 23

Worcester Wire Works Employees Credit Union
70 James Street

Incorporated January 26, 1937

J. S. Burke <i>President</i>	M. E. Anderson <i>Treasurer</i>
Total Assets	\$110,231 69

ABSTRACTS OF THE ANNUAL REPORTS
OF
CREDIT UNIONS
ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,
SHOWING
PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS,
AND OTHER INFORMATION
AS OF
THE CLOSE OF BUSINESS JUNE 30, 1962

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
ACTON							
T. I. C. Employees . . .	84,737	—	21,048	1,831	—	335	107,951
ACUSHNET							
Acushnet Process Employees	99,336	—	309,607	15,318	—	—	424,261
AMESBURY							
Amesbury Franco-American	210,023	675,061	110,381	45,228	11,48	1,140	1,053,313
ASHLAND							
Fenwal	48,159	—	192,869	5,458	—	159	246,645
Lombard Governor . . .	8,596	—	21,801	5,530	—	—	35,927
ATHOL							
Athol	898,281	2,329,050	1,482,730	165,340	—	522	4,875,923
ATTLEBORO							
Attleboro	52,151	81	5,708	4,300	—	78	62,318
Siskraft	72,690	44,055	96,427	7,458	—	640	221,270
AUBURN							
Lodding Employees . . .	37,991	—	20,424	5,851	—	—	64,266
Worcester Rendering Employees	2,529	—	74	330	—	—	2,933
BARRE							
Barwoolco	78,026	104,210	149,179	6,491	—	31	337,937
BEDFORD							
Mitre Employees	420,786	—	57,637	6,944	—	—	485,367
BEVERLY							
Beverly Investment . . .	20,135	—	26,793	6,417	—	—	53,345
Beverly Municipal . . .	227,575	—	103,448	6,158	—	—	337,181
Rantoul	91,920	—	7,054	4,895	—	—	103,869
BOSTON							
AFL-CIO Postal Clerks . .	1,666	—	—	401	—	—	2,067
Allis-Chalmers	209,925	—	13,269	7,746	—	—	230,940
Alpha	24,363	—	35,916	3,924	—	152	64,355
American Chapels	187,439	—	114,976	3,978	—	503	306,896
Armour-Chamberlain . . .	54,292	—	32,000	18,397	—	113	104,802
B C G Employees	711,979	—	172,225	34,418	—	684	919,306
Ber Ditcher	23,716	—	—	1,223	—	181	25,120
B L H Employees	81,771	—	104,460	2,911	—	459	189,601
Blue Hill	1,468,495	3,870,048	2,715,218	222,069	29,123	—	8,304,953
Borisaver	46,840	—	25,000	2,679	—	593	75,112
Boston American Composing Room	27,545	—	2,500	1,653	—	—	31,698

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
61,237	-	2,346	44,326	42	4¼	330	-	203
380,862	-	-	43,355	44	5	1,014	-	325
861,450	81,006	10,227	96,714	3,916	4¼	1,637	320	632
226,699	-	-	19,530	416	5½	626	-	190
31,347	-	2,131	2,107	342	4	138	-	59
4,256,148	-	66,290	546,067	7,418	3⅞	5,615	-	1,748
49,126	-	-	13,065	127	-	869	-	250
191,291	-	-	24,624	5,355	5¼	323	-	150
53,455	-	917	9,893	1	4½	95	-	65
2,074	-	-	859	-	-	29	-	15
301,396	-	-	36,320	221	4	348	-	179
439,372	-	-	40,781	5,214	4¼	1,139	-	593
29,062	4,186	-	20,057	40	4	172	59	41
313,412	-	-	23,693	76	5	566	-	443
94,486	-	-	9,290	93	5	478	-	280
1,971	-	-	79	17	-	33	-	16
199,052	-	-	30,112	1,776	4	562	-	347
60,214	-	-	4,108	3	3¾	294	-	120
248,176	-	5,267	52,184	1,269	5	836	-	457
73,860	-	16,646	14,243	53	4½	370	-	157
694,391	-	-	224,891	24	4	1,954	-	1,329
19,722	-	-	5,394	4	4	81	-	65
170,750	-	-	18,306	545	4	423	-	230
7,347,144	9,190	133,741	810,258	4,620	4	7,550	26	1,954
67,179	-	-	7,916	17	4	140	-	88
27,030	-	-	4,585	83	5¼	174	-	106

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BOSTON (Continued)							
Boston & Albany Employees	803,228	481,858	1,195,319	108,317	-	2,422	2,591,144
Boston & Maine Railroad Employees	435,073	-	1,420,622	289,740	-	-	2,145,435
Boston Arbeiter Ring	34,801	-	7,000	3,457	-	-	45,258
Boston Edison Employees	1,305,893	-	781,860	73,469	-	1,311	2,162,533
Boston Firefighters	1,168,998	615,776	78,115	34,150	-	1,196	1,898,235
Boston I. R. A. Employees	22,391	-	8,559	1,709	-	-	32,659
Boston Post Office Employees	932,649	87,874	87,356	73,113	-	3,940	1,184,932
Boston Progressive	347,168	422,756	153,272	65,642	30,076	3,082	1,021,996
Boston Railway Mail Employees	117,079	-	23,543	1,436	-	-	142,058
Boston Shell	139,782	-	26,000	10,045	-	329	176,156
Boston Taxi Drivers Association	3,075	-	-	2,554	-	2,630	8,259
Boston University Employees	244,138	-	158,373	33,990	-	1,747	438,248
Boston USCS Employees	36,444	-	20,036	5,695	-	-	62,175
Brighton-Allston	95,507	-	6,785	620	-	-	102,912
Cabot Boston City	156,980	73,476	141,785	31,840	-	2,022	406,103
City of Boston Employees	20,541	15,771	34,096	5,327	-	-	75,735
Colonial Employees	2,192,786	-	92,000	125,234	-	41	2,410,061
Columbus	48,790	-	23,631	752	-	78	73,251
	10,407	-	11,667	3,792	-	-	25,866
Consumers	80,025	-	31,117	2,388	-	348	113,878
Corenco Employees	5,189	-	261	486	-	40	5,976
Dorchester	4,084	4,375	173	329	-	-	8,961
Dorchester Browning	50,630	-	10,000	12,396	-	-	73,026
Eaton	67,203	9,874	16,207	10,190	-	402	103,876
Emblem	76,309	-	20,737	9,035	-	231	106,312
Federal	82,292	-	35,207	5,821	-	495	123,815
Federation	85,187	-	-	5,914	-	-	91,101
Filene	335,104	157,809	614,449	26,989	-	390	1,134,741
Firefundic	13,731	-	10,556	5,629	-	-	29,916
Forty Associates	31,602	-	36,334	3,928	-	-	71,864
Friendship, The	60,649	-	7,000	3,785	-	933	72,367
Geneva	32,601	-	10,657	1,450	-	153	44,861
Gilco	31,357	-	73,036	14,494	-	1,477	120,364
Glenway	6,725	-	-	373	-	-	7,098
Glodel	37,384	-	2,059	1,268	-	-	40,711
Greyhound Employees	14,090	-	-	3,170	-	41	17,301
Gulf Boston	55,370	-	22,211	1,314	-	233	79,128
Harbor Village	20,099	-	2,373	890	-	-	23,362
Harmony	8,283	-	6,424	319	-	4	15,030
Harold	267,053	-	2,238	5,835	-	-	275,126
Herald-Traveler Employees, The	88,980	-	68,496	19,735	-	148	177,359
Hillside	338,699	78,475	253,688	15,510	-	50	686,422
Howard	55,793	-	57,030	9,417	-	18	122,258
Howco	12,616	-	9,567	1,457	-	-	23,640
Humboldt	82,201	-	50,747	6,468	-	-	139,416
Industrial, The	845,695	145,370	137,609	25,322	-	9,694	1,163,690
I O S O I	7,483	-	6,064	1,143	-	-	14,690
Jamaica Plain	26,690	-	-	1,160	-	-	27,850
Latvian	-	-	-	941	-	353	1,294
Liberal	35,966	-	-	1,725	-	214	37,905
Liberty	107,430	55,106	77,322	10,295	-	-	250,153
Lord Beaconsfield	190,939	53,095	20,766	11,988	1,468	613	278,869
Maccabee	63,747	4,000	9,793	1,201	-	-	78,741
Marillac	18,410	-	2,720	3,834	-	-	24,964

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
1,639,807	-	-	946,465	4,872	5	4,890	-	2,491
402,869	575,893	351,174	814,505	994	7½	4,183	1,907	1,303
32,835	-	-	12,416	7	3½	182	-	87
1,741,755	220,353	-	190,672	9,753	4	3,989	1,443	2,175
1,530,861	-	34,839	323,404	9,131	5½	2,057	-	1,812
26,203	-	-	6,456	-	6	117	-	64
928,825	-	-	253,053	3,054	3½	6,648	-	4,053
881,596	18,359	23,323	97,500	1,218	3	5,426	151	1,068
109,556	-	-	24,772	7,730	4½	877	-	551
157,118	-	-	18,958	80	6	335	-	188
4,590	-	-	3,669	-	-	188	-	61
401,256	-	-	36,249	743	4¾	828	-	492
53,651	-	2,837	5,686	1	4	140	-	74
85,190	-	-	17,681	41	4½	776	-	706
375,088	-	8,494	22,506	15	4½	432	-	197
68,691	-	-	7,031	13	4	163	-	50
1,992,237	1,602	-	415,283	939	7	11,664	10	5,464
63,264	-	-	9,793	194	4½	397	-	165
19,913	-	-	5,875	78	2¼	129	-	52
91,461	-	-	21,605	812	3	560	-	201
3,907	-	822	975	272	4	40	-	15
5,805	-	22	3,134	-	-	150	-	40
64,588	-	-	8,249	189	4	177	-	99
83,097	-	-	20,733	46	5	274	-	189
79,792	-	-	26,266	254	5	761	-	361
108,598	-	-	15,191	26	4	177	-	79
80,418	-	-	10,221	462	4½	855	-	494
993,173	-	-	139,583	1,985	4	2,233	-	958
27,060	-	-	2,856	-	6	133	-	68
61,729	-	-	10,094	41	4	169	-	80
60,924	-	-	11,099	344	4½	217	-	105
34,611	-	-	10,206	44	3½	193	-	115
12,020	59,164	34,610	14,570	-	3	715	355	243
5,442	-	-	1,646	10	5	85	-	31
34,579	-	-	6,118	14	4½	150	-	96
16,336	-	-	846	119	-	173	-	89
63,628	-	-	15,421	79	4½	245	-	124
17,493	-	-	5,302	567	-	463	-	230
11,004	-	-	4,020	6	4	63	-	30
226,026	-	-	48,937	163	5	662	-	476
146,445	-	-	30,353	561	3⅞	1,056	-	482
590,504	-	-	94,048	1,870	4	1,122	-	414
108,523	-	-	13,658	77	4½	422	-	192
19,360	-	-	4,280	-	4	58	-	28
107,295	-	-	31,967	154	3½	340	-	157
990,382	-	1,285	165,636	6,387	4½	2,346	-	1,332
13,880	-	-	810	-	-	116	-	19
21,340	-	-	6,505	5	5	167	-	122
1,290	-	-	-	4	-	25	-	-
33,753	-	-	4,146	6	4	97	-	62
211,811	-	-	35,248	3,094	4½	602	-	229
238,185	-	-	39,899	785	4	980	-	473
66,185	-	-	12,526	30	4½	186	-	156
23,305	-	-	1,640	19	4½	151	-	80

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BOSTON (Continued)							
Mascot, The	55,654	46,842	70,000	8,279	—	432	181,207
Memorial	44,203	—	24,000	6,773	—	—	74,976
Mohliwer	129,438	25,057	32,577	12,903	—	—	199,975
Moreland	93,922	—	2,517	1,837	—	56	98,332
Morgan Memorial	7,739	—	13,331	12,700	—	266	34,036
Mortons Employees	9,910	—	39,639	4,941	—	—	54,490
MTA Employees	2,641,097	—	1,145,384	250,141	—	247	4,036,869
Mutual	19,955	—	2,324	1,070	—	—	23,349
Navy Building	197,056	12,799	37,612	8,840	—	—	256,307
Navy Yard Employees	519,808	501,484	147,398	49,915	—	1,429	1,220,034
New Haven Railroad Employees	2,444,167	2,717,543	2,395,658	162,931	—	1,000	7,721,299
Noddle Island	332,601	556,355	71,463	33,376	—	1,495	995,290
One-Twenty	91,821	—	11,321	1,746	—	204	105,092
Overland	90,738	—	40,645	21,569	—	26	152,978
Plan	80,186	—	167,057	1,326	—	635	249,204
Pressers Union Local 12 ILGWU	31,989	—	20,271	8,884	—	94	61,238
Produce Terminal	57,143	—	10,625	5,537	—	214	73,519
Redberry	21,678	—	10,498	3,038	—	—	35,214
Rex	160,507	—	142,900	12,499	—	—	315,906
R L D A	480	—	—	6,156	—	—	6,636
Roxbury Independent Seaver	88,088	27,884	149	5,365	—	407	121,893
Security Employees	28,669	—	12,024	2,105	—	—	42,798
Social Service	130,238	—	37,606	15,769	—	979	184,592
Square Deal	276,555	877,844	706,288	75,485	—	500	1,936,672
State Employees	17,764	—	18,002	1,464	—	—	37,230
T & H Employees	1,018,739	—	70,300	37,484	—	46	1,126,569
Telephone Workers	37,888	—	37,736	12,001	—	—	87,625
Thriftway	5,336,437	—	819,671	85,111	—	720	6,241,939
T R I B	6,755	—	3,685	1,670	—	34	12,144
Victory	68,962	—	15,891	4,322	—	—	89,175
Wales Mfg. Co. Employees Wards	34,032	—	63	448	—	—	34,543
Washington	20,698	—	2,777	2,789	—	154	26,418
Welcome	16,778	—	29,353	1,792	—	158	48,081
Welfare	52,549	—	49,658	10,599	—	—	112,806
Westinghouse Employees Whitson, The	11,453	—	800	87	—	28	12,368
Zaslav Volin	26,140	—	30,792	2,357	—	7	59,296
	13,745	—	5,592	1,617	—	130	21,084
	105,712	100,277	76,661	16,308	—	—	298,958
	51,483	—	25,017	8,929	—	198	85,627
BRAINTREE							
Walworth	20,178	—	72,622	8,497	—	156	101,453
BRIDGEWATER							
Bridgewater	376,138	470,214	188,190	60,458	22,141	2,216	1,119,357
BROCKTON							
Barbourwelt	16,986	—	18,963	2,287	—	—	38,236
Brockton	1,165,520	1,607,680	621,755	61,035	49,995	1,247	3,507,232
Brockton Brotherhood	427,231	341,239	101,270	19,457	—	128	889,325
Brockton EMER	34,493	34,207	14,716	1,837	—	6,737	91,540
Brockton Firemens	58,295	—	104,910	5,310	—	—	168,515
Brockton Postal Employees Brockton Taunton Gas Employees	81,818	—	72,566	2,409	—	160	156,953
	15,073	—	104,410	4,908	—	—	124,391

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
154,723	-	-	26,415	69	4	402	-	148
65,385	-	-	9,568	23	4½	287	-	160
165,348	-	-	34,248	379	4¼	514	-	205
84,294	-	-	14,021	17	4½	455	-	180
29,266	-	-	4,566	204	-	366	-	101
46,003	-	-	8,483	4	4	115	-	38
3,222,368	-	-	808,825	5,676	2¼	5,831	-	5,419
19,632	-	-	3,699	18	3	169	-	102
230,472	-	6,608	19,073	154	4½	769	-	423
1,098,629	-	74	120,593	738	4	4,175	-	2,040
6,422,749	-	-	1,294,091	4,459	4¾	9,120	-	5,042
841,902	8,985	-	142,877	1,526	4	1,916	16	1,161
96,957	-	-	8,128	7	5	416	-	146
69,975	-	-	82,112	891	3¾	436	-	270
214,227	5,811	-	29,124	42	5½	589	16	245
55,995	-	-	5,239	4	4	289	-	141
61,031	-	-	12,321	167	4½	292	-	175
30,151	-	-	5,059	4	3½	298	-	74
236,956	-	17,913	60,017	1,020	4	823	-	466
6,585	-	-	19	32	-	32	-	2
105,685	-	-	15,554	654	3¾	286	-	98
33,889	-	-	8,896	13	4	117	-	62
162,853	-	-	19,762	1,977	4½	635	-	292
1,593,336	80,504	-	261,040	1,792	4	3,071	84	687
31,944	-	-	5,189	97	3½	111	-	42
948,721	6,511	-	170,258	1,079	4½	3,503	43	1,730
75,653	-	-	10,894	1,078	4½	247	-	150
4,647,047	-	-	1,488,054	106,838	3¾	12,750	-	6,738
10,964	-	-	1,177	3	3¾	74	-	33
78,898	-	-	10,031	246	4½	200	-	131
23,876	-	-	10,663	4	4	120	-	81
23,951	-	-	2,461	6	2½	200	-	101
12,702	25,736	2,859	6,784	-	4½	134	32	55
96,590	-	-	16,197	19	4	302	-	126
10,644	-	-	1,705	19	4½	148	-	79
49,662	-	-	9,527	107	4	199	-	95
17,818	-	-	2,995	271	1	261	-	119
220,796	-	7,036	65,877	5,249	3½	815	-	351
72,332	-	-	13,265	30	6	254	-	135
13,926	71,724	-	15,700	103	5	463	243	167
916,471	-	55,523	142,852	4,511	4	2,241	-	950
32,585	-	-	5,411	240	3¾	169	-	106
3,058,532	24,928	51,323	371,604	845	4	4,200	5,015	2,020
600,870	55,579	76,364	147,680	8,832	4¼	1,217	98	881
67,322	-	5,639	18,579	-	3½	192	-	92
155,463	-	-	13,052	-	4	471	-	192
134,942	480	76	20,274	1,181	4	374	1	169
114,641	-	-	9,749	1	3¾	240	-	95

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BROCKTON (Continued)							
Campello	103,481	33,369	12,533	8,649	2,577	290	160,899
Crescent, The	1,261,948	1,811,342	505,880	96,244	66,729	183	3,742,326
Edico	110,110	58,653	111,212	7,846	-	-	287,821
Lafayette	55,649	180,550	116,526	35,525	-	-	388,250
Producers Dairy Employees	9,108	-	8,290	2,588	-	158	20,144
BROOKLINE							
Brookline Municipal	625,848	1,200,424	86,235	31,958	63,537	-	2,008,002
Longwood	179,169	26,170	12,203	9,150	-	580	227,272
St. Aidan's	3,875	-	2,316	750	-	64	7,005
CAMBRIDGE							
Bay State	333,434	287,317	96,553	5,731	-	410	723,445
Cambridge Portuguese	72,480	591,782	263,879	30,337	-	2,028	960,506
Cambridge Utilities Employees	143,565	-	77,450	5,238	-	-	226,253
Central	19,230	-	7,392	2,434	-	-	29,056
C T C	70,394	12,908	30,217	9,756	-	-	123,275
Darex	376,620	-	54,587	1,269	-	-	432,476
Eanco	60,817	-	10,044	6,188	-	-	77,049
Eastern	13,797	-	42,703	3,621	-	-	60,121
Elm	52,202	3,400	11,443	7,180	-	310	74,535
Harvard University Employees	967,948	721,102	647,666	16,174	-	267	2,353,157
Inman	21,376	-	4,429	2,908	-	-	28,713
M B CO	14,975	-	7,026	620	-	302	22,923
Simco	215,641	42,726	318,184	10,636	-	814	588,001
Swift Employees	65,405	-	60,858	3,231	-	1	129,495
Woven Hose Employees	84,676	-	55,906	1,233	-	136	141,951
CANTON							
Plymouth Rubber	53,168	-	55,000	9,950	-	-	118,118
CHELMSFORD							
P. F. S. Employees	7,707	-	-	7,527	-	-	15,234
CHELSEA							
American Independent	30,274	-	11,458	3,298	-	-	45,030
Atlantic	79,691	-	18,018	6,266	-	330	104,305
Benjamin Franklin	220,261	11,901	42,408	5,705	-	2,500	282,775
Carmel	1,026,835	580,255	1,039,261	72,316	23,452	-	2,742,119
Chestnut	23,012	-	18,283	7,013	-	370	48,678
Congress	22,348	-	7,304	3,132	-	-	32,784
Continental	132,118	-	17,136	9,693	-	290	159,237
Independent	93,048	-	7,663	679	-	448	101,838
Jogues	10,500	-	42,508	1,974	-	128	55,110
Judean	28,551	3,550	33,124	360	-	-	65,585
Madison	31,236	-	8,943	4,242	-	-	44,421
New Chelsea	591,991	84,629	43,456	1,908	-	2,374	724,358
Ponedeler	86,980	-	4,601	3,668	-	139	95,388
Walnut	33,445	-	15,421	159	-	25	49,050
Winnisimmet	184,648	71,665	33,984	17,865	-	-	308,162

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
127,865	1,931	11,129	19,428	546	4	716	22	300
3,040,699	147,738	123,290	425,929	4,670	4	5,225	153	1,981
243,352	-	-	44,431	38	4½	340	-	173
315,386	-	14,221	58,610	33	4	690	-	148
18,722	-	-	1,264	158	4¼	70	-	31
1,788,136	-	-	218,225	1,641	3¾	2,536	-	2,196
207,472	-	-	17,609	2,191	4¼	535	-	253
5,317	-	-	1,603	85	2	100	-	21
578,677	-	43	144,136	589	4	1,140	-	724
844,387	-	-	114,397	1,722	4	1,166	-	321
200,088	-	-	26,134	31	4¼	715	-	364
24,452	-	-	4,576	28	3½	74	-	36
113,329	-	-	9,886	60	5	258	-	164
356,410	-	-	71,535	4,531	5	977	-	715
71,169	-	-	5,671	209	4	385	-	160
33,822	-	-	26,182	117	4½	120	-	38
63,060	-	-	11,161	314	4	180	-	105
2,128,319	-	9,846	202,807	12,185	4	3,704	-	1,548
25,349	-	-	3,303	61	4	116	-	63
18,694	-	-	3,969	260	4	96	-	42
518,333	-	-	69,566	102	4½	687	-	450
86,465	-	13,119	29,029	882	3½	475	-	200
127,302	-	-	14,439	210	3¾	514	-	349
102,677	-	-	14,255	1,186	4	459	-	273
14,223	-	-	887	124	3	133	-	40
38,385	-	-	6,628	17	4	155	-	76
91,698	-	-	11,730	877	3	304	-	219
205,608	-	-	76,954	213	2	890	-	709
2,323,778	-	40,311	349,329	28,701	4½	4,047	-	3,359
36,354	-	-	12,299	25	3½	136	-	67
26,544	-	-	6,238	2	4	103	-	64
127,425	-	4,246	26,726	840	2½	579	-	418
72,560	-	-	28,597	681	4	430	-	250
51,103	-	-	3,948	59	3	221	-	64
54,111	-	-	11,403	71	1¾	159	-	61
30,544	-	3,870	9,800	207	3	283	-	212
650,765	-	-	72,051	1,542	4½	1,550	-	1,294
82,624	-	847	11,524	393	5	342	-	210
40,408	-	-	8,636	6	3	192	-	88
257,414	-	-	49,427	1,321	3¾	849	-	301

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
CHICOPEE							
Aldenville	392,949	388,667	109,855	60,120	—	299	951,890
Chicopee Teachers	17,899	—	6,730	4,441	—	—	29,070
Dairy	20,644	—	23,534	5,557	—	144	49,879
F. W. Sickles Employees	166,637	271,151	42,308	33,501	—	908	514,505
Polish National	175,950	2,772,014	1,203,769	225,413	—	1,253	4,378,399
Spalding Employees	167,449	159,172	108,761	21,992	—	611	457,985
Springfield Rendering Employees	6,789	—	1,614	1,300	—	—	9,703
Texco	45,356	—	63,663	2,429	—	—	111,448
Willimansett	132,762	12,013	30,376	19,085	—	249	194,485
CLINTON							
Colonial Press	232,574	43,372	297,658	—	—	70	573,674
CONCORD							
G R	155,608	335,471	258,275	39,796	—	981	790,131
DANVERS							
Babco Employees	3,695	—	—	1,565	—	143	5,403
Essex Agricultural	39,339	—	30,718	378	—	—	70,435
DEDHAM							
Hersey Employees	29,515	—	81,099	15,809	—	132	126,555
Rust Craft	305,630	—	95,702	28,689	—	201	430,222
DOUGLAS							
Hayward-Schuster Employees	114,831	53,869	279,461	16,105	—	4,808	469,074
EASTHAMPTON							
Hampeo	52,185	—	21,833	8,987	—	—	83,005
EVERETT							
Carmote Employees	8,644	—	17,675	8,535	—	—	34,854
Everett	200,504	461,900	24,949	52,798	—	—	740,151
Everett Fire Department	13,042	—	1,405	5,259	—	710	20,416
Everett Police	25,381	—	22,700	2,003	—	—	50,084
Garden Street	57,727	—	5,426	6,730	—	118	70,001
Merchemco	378,432	431,666	111,919	33,620	—	2,191	957,828
Octane	104,436	—	37,206	15,717	—	—	157,359
Wapico	19,037	—	7,064	8,829	—	—	34,930
FALL RIVER							
Corky Row	46,284	2,423	1,574	1,246	—	—	51,527
Fall River Boys Club	34,843	—	10,726	2,467	—	339	48,375
Fall River Municipal Employees	1,236,240	3,672,584	395,129	181,996	—	900	5,486,849
Fall River Postal Employees	136,672	81,448	10,000	8,624	—	—	236,744
Kavodian	52,856	—	11,367	2,168	—	834	67,225
St. Anne's	1,642,047	1,609,983	731,603	143,821	75,377	1,236	4,204,067

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
807,273	-	24,427	93,462	26,728	4	1,817	-	745
25,478	-	-	3,576	16	4	187	-	47
38,324	-	-	11,250	305	3 $\frac{3}{4}$	80	-	49
451,634	-	-	62,299	572	3 $\frac{3}{10}$	1,042	-	376
3,971,044	-	33,945	372,485	925	3 $\frac{7}{8}$	4,240	-	792
396,198	-	-	55,241	6,546	3 $\frac{3}{4}$	1,148	-	432
7,623	-	-	2,080	-	4 $\frac{1}{4}$	59	-	44
98,696	-	-	12,171	581	3 $\frac{3}{4}$	316	-	127
169,962	-	6,584	17,585	354	4	612	-	273
500,609	-	-	72,472	593	3 $\frac{1}{2}$	977	-	429
725,987	-	-	64,140	4	4 $\frac{5}{8}$	802	-	316
5,385	-	-	-	18	-	66	-	28
54,288	9,062	-	7,081	4	4 $\frac{1}{2}$	396	107	69
119,688	-	-	6,346	521	4	277	-	126
375,453	-	-	51,458	3,311	4	870	-	502
374,196	-	7,706	85,058	2,114	3	786	-	258
75,079	-	-	7,502	424	4 $\frac{1}{4}$	250	-	132
24,000	4,106	-	6,748	-	3 $\frac{1}{2}$	89	48	39
659,619	-	-	79,487	1,045	4	1,129	-	560
12,851	-	-	5,962	1,603	-	262	-	89
38,137	-	-	11,947	-	4	184	-	74
61,379	-	-	8,555	67	4	160	-	92
852,976	-	-	104,839	13	4 $\frac{1}{2}$	968	-	581
111,619	-	-	45,360	380	4	471	-	292
21,326	-	-	13,561	43	4	132	-	98
46,340	-	2,366	1,952	869	-	417	-	135
39,270	-	-	8,940	165	-	386	-	89
5,061,666	-	-	409,216	15,967	2	6,779	-	2,080
214,262	-	-	22,354	128	4	610	-	321
51,480	-	-	15,429	316	4 $\frac{1}{4}$	209	-	96
3,688,771	-	-	503,300	11,996	3 $\frac{1}{4}$	8,558	-	2,450

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
FITCHBURG	\$	\$	\$	\$	\$	\$	\$
Cleghorn	539,636	942,529	536,160	57,060	—	2,605	2,077,990
Crobank	103,557	—	131,127	33,495	—	342	268,521
Falpac	7,671	—	27,318	1,921	—	—	36,910
Filestra	5,332	—	—	1,880	—	—	7,212
Fitchburg I-C	1,348,270	3,571,954	444,991	223,957	—	1,965	5,591,137
Fitchburg Italian-American	135,559	—	6,398	339	—	—	142,296
Fitchburg Postal Employees	39,420	3,157	1,394	821	—	96	44,888
Fitchco	262,901	—	99,484	19,479	—	509	382,373
Senco	29,527	—	18,694	1,668	—	61	49,950
Simonds Employees	75,053	—	331,390	22,194	—	—	428,637
Tri-City	19,745	—	12,936	2,685	—	—	35,366
Workers	689,285	5,377,928	2,132,665	152,150	40,000	1,567	8,393,595
FRAMINGHAM							
D. M. C.	132,770	—	636,231	36,998	—	406	806,405
Framingham UAW	182,858	—	51,281	7,153	—	254	241,546
Independent Hebrew	24,735	—	6,124	29	—	—	30,888
FRANKLIN							
Thomson	19,925	—	24,447	1,308	—	—	45,680
GARDNER							
Gardner Franco-American	1,167,491	1,437,517	255,523	95,053	9,528	3,563	2,968,675
Gardner Polish-American	79,224	107,743	50,531	3,138	—	543	241,179
GLOUCESTER							
40-Fathom	22,000	—	16,778	3,599	—	209	42,586
Gloucester	45,769	—	2,897	2,938	—	—	51,604
Gloucester Fire Department	11,884	—	3,130	3,583	—	—	18,597
Gloucester Municipal	32,484	—	15,175	4,895	—	1,962	54,516
Gloucester Teachers Association	8,270	—	2,688	4,676	—	—	15,634
GREENFIELD							
G. T. & D.	175,076	—	27,164	31,039	—	99	233,378
Treasure	37,946	—	50,706	1,823	—	—	90,475
GROTON							
Hovoco	15,957	—	47,704	1,585	—	—	65,246
Nashoba	38,389	—	14,171	3,998	—	—	56,558
HAVERHILL							
Hamel Employees	5,421	—	50,890	1,762	—	—	58,073
Haverhill	21,434	—	5,962	3,373	—	—	30,769
Haverhill Fire Department	49,252	78,918	29,800	9,702	—	165	167,837
Haverhill Italian American	211,245	785,950	213,233	32,994	12,125	985	1,256,532
Haverhill Police Department	26,232	—	1,900	8,390	—	953	37,475
Haverhill Postal Employees	47,379	—	4,518	2,786	—	—	54,683
Haverhill Teachers	64,357	118,387	172,312	22,005	—	4,733	381,794
M E E C Employees	25,198	—	5,795	1,855	—	—	30,848
Olympia	1,147	—	5,265	2,948	—	—	9,360

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
1,915,398	-	36,397	123,701	2,494	4½	3,107	-	947
233,082	-	-	27,922	7,517	4½	1,077	-	401
22,234	3,193	-	11,443	40	6	160	14	52
5,104	-	-	2,106	2	5	47	-	32
4,943,079	11,360	13,162	621,419	2,117	4½	6,650	6	2,573
127,547	-	-	14,406	343	4	448	-	252
35,409	23	-	9,134	322	3½	175	4	78
325,297	-	-	56,888	188	5½	575	-	351
35,794	1,914	-	11,464	778	4½	119	13	62
389,492	-	-	38,949	196	5	891	-	293
21,906	9,872	-	3,588	-	4	132	26	43
7,166,309	-	-	1,226,362	924	4¼	5,694	-	2,374
739,978	-	-	66,386	41	4	1,738	-	635
205,945	-	-	35,460	141	4	1,058	-	532
26,012	-	-	4,875	1	4	141	-	55
41,626	-	-	4,040	14	4	87	-	44
2,467,915	-	31,224	446,680	22,856	4¼	5,192	-	2,168
223,197	-	-	17,803	179	3⅝	541	-	178
32,028	-	-	9,999	559	4	108	-	58
35,430	-	-	15,952	222	5	132	-	79
15,925	-	-	2,672	-	5½	71	-	51
47,341	-	-	7,088	87	5	189	-	96
13,056	-	-	2,576	2	3	128	-	31
190,732	-	-	39,488	3,158	3¾	775	-	421
65,736	6,426	7,360	10,241	712	3½	128	35	65
55,744	-	-	9,502	-	5	270	-	72
49,640	-	-	6,157	761	5	300	-	114
47,216	-	-	10,857	-	4½	152	-	43
25,401	-	-	5,366	2	5	97	-	47
150,350	-	-	17,416	71	4	390	-	94
1,100,039	-	29,594	124,066	2,833	3¾	1,271	-	426
30,945	-	-	4,863	1,667	5	122	-	84
43,858	-	-	10,825	-	5	170	-	95
289,385	-	57,284	34,956	169	4½	331	-	99
27,421	-	-	3,079	348	4	131	-	67
4,364	-	-	4,972	24	-	113	-	6

LOCATION AND NAME (Words "Credit Union", omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
HOLYOKE	\$	\$	\$	\$	\$	\$	\$
Holyoke	28,174	561,922	293,023	49,355	-	339	932,813
Holyoke Municipal Employees	113,179	-	8,261	1,322	-	-	122,762
Holyoke Postal	17,582	-	13,250	131	-	-	30,963
Holyoke Teachers	22,822	-	2,534	2,918	-	-	28,274
Nablanko	41,522	-	33,875	3,883	-	-	79,280
Prentiss Wire	3,517	-	5,503	1,327	-	-	10,347
Tecnifax Employees	71,142	-	41,947	2,212	-	783	116,084
HOPEDALE							
Worcester Suburban Employees	102,603	-	854	6,147	-	-	109,604
HUDSON							
Lapointe Employees	114,276	-	34,248	2,748	-	1,125	152,397
LAWRENCE							
Elgasco	78,418	-	85,253	2,314	-	-	165,985
Emastryco	13,310	-	9,986	3,555	-	7	26,858
Frontenac	77,184	152,070	50,813	17,722	-	2,000	299,789
Lawrence	333,684	345,185	59,092	72,159	-	-	810,120
Lawrence Firefighters	118,033	113,933	32,490	15,521	-	400	280,377
Lawrence Modern	82,083	-	4,421	5,811	-	151	92,466
Lawrence Postal Employees	32,090	-	3,400	4,773	-	-	40,263
Lawrence Teachers	58,678	-	53,067	5,054	-	300	117,099
Marconi	83,199	119,222	40,710	403	-	-	243,534
Prospect Hill Presbyterian	3,190	-	1,092	2,214	-	-	6,496
United	1,555	-	5,400	256	-	22	7,233
LEOMINSTER							
Doyle Works	14,031	-	78,711	10,165	-	-	102,907
Leominster	24,667	-	10,789	-	-	32	35,488
Pyralart Employees	548,696	194,759	284,148	83,082	-	-	1,110,685
LOWELL							
Highland	105,270	-	12,927	6	-	-	118,203
Ideal	72,075	-	13,200	3,827	-	231	89,333
Jeanne d'Arc	255,467	3,363,482	1,443,612	269,584	19,900	200	5,352,245
Lowell	49,446	97,646	25,287	6,366	-	426	179,171
Lowell Electric Light Employees	63,921	-	56,024	2,168	-	198	122,311
Lowell EMSR	21,580	-	9,164	423	-	-	31,167
Lowell Firemens Club	122,752	-	37,654	11,194	-	290	171,890
Lowell Postal Employees	21,901	-	8,500	1,787	-	-	32,188
Lowell Rendering Employees	13,334	-	9,126	5,584	-	279	28,323
Northern Massachusetts Telephone Workers	482,542	1,034,945	171,894	13,022	-	695	1,703,098
LYNN							
Brotherhood	945,284	954,572	323,258	84,746	-	-	2,307,860
General Electric River Works Employees	1,332,915	-	1,014,946	156,449	-	911	2,505,221
Greek Community	214,492	60,709	73,502	14,450	-	345	363,498
Labor Circle	69,522	48,247	94,297	4,043	-	382	216,491
Lynn	177,426	69,247	88,839	6,052	-	-	341,564

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
753,380	-	-	178,908	525	4½	568	-	159
102,866	-	-	18,764	1,132	5½	421	-	244
22,526	-	-	8,322	115	4	199	-	85
24,006	-	-	4,212	56	4	170	-	48
69,619	-	-	9,549	112	4	616	-	276
7,510	-	-	2,836	1	4	81	-	29
106,365	-	-	9,651	68	4½	304	-	134
88,894	-	-	20,627	83	3½	247	-	168
127,269	-	-	24,269	859	4	310	-	240
111,685	-	-	53,030	1,270	4	297	-	193
13,972	-	-	12,886	-	3	64	-	41
224,501	22,919	9,417	42,007	945	4	897	58	283
605,271	5,548	5,961	192,582	758	4¼	1,892	14	753
248,040	-	830	30,244	1,263	4	594	-	182
73,274	-	-	19,159	33	4	336	-	129
32,418	-	-	7,812	33	6	179	-	98
105,131	-	-	11,967	1	3¾	277	-	85
203,810	-	1,352	37,999	373	4	616	-	200
5,485	-	-	1,011	-	4	99	-	11
4,897	-	-	2,336	-	-	96	-	8
78,908	-	11,478	12,520	1	3¾	325	-	78
30,804	-	1,791	2,606	287	4	132	-	51
900,409	-	59,844	149,624	808	4½	1,626	-	962
92,801	-	-	25,374	28	4	352	-	172
74,612	-	-	14,623	98	3½	327	-	180
4,613,213	-	-	738,108	924	4	5,476	-	1,062
138,332	-	-	40,660	179	3½	308	-	144
101,174	-	-	20,821	316	4	253	-	118
23,964	-	-	7,202	1	5	80	-	44
148,827	-	-	22,386	677	5	444	-	258
25,119	-	-	7,069	-	4½	181	-	110
25,317	-	-	3,001	5	4	134	-	66
1,344,163	-	-	358,406	529	3¾	3,304	-	1,583
2,005,464	-	-	296,027	6,369	5	2,294	-	1,042
2,121,788	-	-	379,931	3,502	4	7,999	-	3,563
337,299	-	-	23,643	2,556	4¼	823	-	323
182,111	-	-	34,372	8	4	558	-	108
276,316	-	-	63,706	1,542	4	688	-	289

LOCATION AND NAME (Words "Credit Union", omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
LYNN (Continued)							
Lynn Independent Workmens Circle . . .	87,485	7,107	16,601	6,336	—	—	117,529
Lynn Municipal Employees . . .	71,973	—	138,000	7,761	—	740	218,474
Lynn Police . . .	85,689	62,525	6,000	6,496	—	5	160,715
Lynn Postal District Employees . . .	183,529	—	15,333	2,943	—	—	201,805
Lynn Teachers . . .	61,426	—	7,000	6,413	—	218	75,057
St. Jean Baptiste . . .	169,126	573,352	194,027	35,802	14,016	—	986,323
West Lynn G. E. Employees	659,421	—	85,423	119,426	—	937	865,207
MALDEN							
Bell Rock . . .	31,666	7,388	4,885	4,210	—	351	48,500
Cosmopolitan . . .	58,464	—	17,792	5,878	—	162	82,296
Majestic . . .	19,800	—	1,407	3,261	—	—	24,468
Malden City Employees . . .	55,780	—	—	21,139	—	—	76,919
Malden G. & E. Employees	333,318	222,490	332,485	11,260	—	—	899,553
Progressive Workmens . . .	689,196	3,185,201	2,198,583	78,463	21,200	—	6,172,643
Safety . . .	26,980	2,302	18,347	438	—	—	48,067
MANSFIELD							
Mansfield . . .	535,443	96,614	120,033	5,114	—	30	757,234
MARBLEHEAD							
V. F. W. No. 2005 . . .	5,845	—	12,040	839	—	102	18,826
MARLBORO							
St. Mary's Parish . . .	42,398	7,261	43,026	18,873	—	440	111,998
MAYNARD							
Maynard Consumers . . .	120,154	174,698	230,267	16,739	—	751	542,609
MEDFORD							
Medford Municipal Employees . . .	138,583	—	181,547	12,209	—	—	332,339
MEDWAY							
Medway . . .	18,671	—	9,972	2,153	—	—	30,796
MIDDLEBORO							
Nemasket . . .	8,966	—	23,045	1,683	—	—	33,694
MILFORD							
Milford . . .	9,015	—	7,660	3,708	—	69	20,452
MILLBURY							
High Carbon . . .	100,614	—	53,656	17,775	—	—	172,045
Millbury . . .	710,216	401,683	146,062	67,401	10,834	3,188	1,339,384
Worcester Teachers . . .	105,302	—	47,566	6,394	—	—	159,262

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
103,183	-	-	14,337	9	4	540	-	215
204,925	-	-	13,549	-	4	518	-	212
129,376	-	-	31,229	110	4	334	-	157
155,067	-	-	45,473	1,265	6	564	-	333
58,624	-	-	16,285	148	4	380	-	121
734,179	90,549	16,738	143,345	1,512	4	1,852	113	523
749,501	-	-	112,270	3,436	3	2,603	-	1,986
40,460	-	-	7,786	254	4	250	-	137
69,846	-	-	12,450	-	4½	236	-	123
20,539	-	-	3,891	38	3	158	-	89
52,756	-	-	24,158	5	5	450	-	280
802,076	-	14,045	82,081	1,351	4½	750	-	588
5,361,329	-	43,565	766,525	1,224	4	6,084	-	1,612
35,804	-	-	12,258	5	4	214	-	75
646,366	-	-	106,495	4,373	3¾	2,403	-	953
13,176	-	-	5,535	115	2	237	-	62
48,068	39,996	11,961	11,139	834	3½	762	794	108
480,295	-	20,557	41,416	341	3¾	993	-	316
270,481	-	-	60,893	965	4½	602	-	440
28,403	-	-	2,393	-	3½	140	-	40
29,118	-	-	4,576	-	3½	216	-	82
13,408	-	-	7,044	-	2	61	-	15
146,856	-	-	25,188	1	4	288	-	181
1,191,871	-	37,485	107,026	3,002	2¼	3,055	-	1,395
143,287	-	-	15,781	194	3¼	666	-	211

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
NEEDHAM							
Needham School Employees	1,812	-	-	979	-	170	2,961
NEW BEDFORD							
Aerovox Employees	74,803	-	182,993	17,256	-	410	275,462
Citizens	147,115	75,051	24,737	19,014	-	602	236,519
Continental Employees	91,206	204,273	93,373	6,285	-	-	395,137
New Bedford Gas & Edison Light Company Employees	136,050	-	142,364	16,126	-	306	294,846
New Bedford Municipal Employees	49,787	262,153	72,643	31,573	-	257	416,413
New Bedford Postal Employees	65,459	-	5,000	1,947	-	-	72,406
Press Radio	7,996	-	20,982	6,978	-	-	35,956
Revere Copper & Brass Employees	119,005	-	314,202	16,899	-	308	450,414
St. Anne	24,538	683,162	268,815	36,587	18,824	1,191	1,033,117
Southern Massachusetts Telephone Workers	697,580	282,142	131,301	64,161	-	1,015	1,176,199
U-Strayco	37,918	39,329	53,267	17,607	-	278	148,399
NEWBURYPORT							
Newburyport	6,378	-	6,679	544	-	-	13,601
Towle Employees	47,128	-	54,363	3,400	-	161	105,052
NEWTON							
Easincor Employees	5,759	-	422	2,572	-	160	8,913
Newton Municipal	71,684	-	49,213	7,394	-	291	128,582
Newton Teachers	19,558	-	1,089	979	-	104	21,730
NORTH ADAMS							
Hoosac Employees	24,910	-	32,080	1,836	-	-	58,826
Sprague Electric	729,025	79,908	560,651	213,072	-	-	1,582,656
NORTHBRIDGE							
K B	19,154	-	50,607	4,172	-	-	73,933
W. M. W.	629,629	-	219,646	56,640	-	341	906,256
NORWOOD							
Holliston Mills	29,572	-	37,936	5,556	-	-	73,064
M and N Employees	58,783	-	28,101	18,709	-	-	105,593
Marrud Employees	1,271	-	-	936	-	57	2,264
Neponset Valley Postal Employees	25,809	-	1,342	400	-	-	27,551
Norwood School Employees	44,449	-	2,934	1,086	-	-	48,469
Plimpton	172,326	-	168,302	21,649	-	642	362,919
ORANGE							
Orange	203,079	119,276	41,245	24,963	-	-	388,563
PALMER							
Elco Club	51,370	-	115,118	3,157	-	-	169,645
General Package	109,919	-	85,738	3,667	-	40	199,364
Wick-Spring Employees	53,173	-	33,278	27,329	-	1,202	114,982

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
2,867	-	-	94	-	4	84	-	6
248,185	-	-	27,252	25	4	868	-	348
220,493	-	-	45,624	402	4	1,643	-	483
312,598	-	-	81,668	871	4	510	-	205
153,611	81,211	-	60,018	6	5	714	372	326
375,106	-	-	41,171	136	4 $\frac{1}{4}$	1,426	-	316
61,156	-	-	11,113	137	6	285	-	147
32,914	-	-	3,039	3	3	165	-	69
397,907	-	-	52,364	143	5	619	-	267
675,634	171,598	-	185,116	769	3 $\frac{3}{8}$	1,074	194	246
1,010,543	-	-	162,649	3,007	4	2,235	-	1,205
122,936	-	-	25,249	214	3 $\frac{3}{4}$	224	-	134
7,242	-	-	6,358	1	2	123	-	23
92,148	-	-	12,894	10	4	273	-	148
7,274	-	-	1,627	12	-	53	-	36
112,105	-	-	16,393	84	3 $\frac{3}{4}$	650	-	268
18,239	-	-	3,482	9	3 $\frac{3}{4}$	293	-	70
47,596	-	-	11,227	3	3	240	-	91
1,320,136	25,878	-	236,570	72	4 $\frac{1}{4}$	3,026	579	1,483
62,711	-	-	11,216	6	4	151	-	63
720,231	-	-	180,477	5,548	3 $\frac{1}{2}$	2,657	-	1,368
63,288	-	-	9,773	3	4	159	-	98
96,802	-	3,661	5,119	12	2	396	-	222
2,264	-	-	-	-	-	95	-	10
25,850	-	-	1,680	21	4	352	-	149
43,595	-	-	4,873	1	3 $\frac{1}{2}$	162	-	86
326,710	-	-	32,962	3,247	4 $\frac{1}{4}$	732	-	377
359,775	-	-	28,475	313	4	1,064	-	480
158,863	-	-	10,755	27	4	182	-	90
188,165	-	-	10,380	819	4	380	-	201
88,292	-	6,546	19,556	588	3 $\frac{1}{2}$	392	-	126

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
PEABODY							
A. C. Lawrence Employees	151,886	-	86,408	20,990	-	129	259,413
Hellenic	125,616	318,000	33,821	46,416	-	575	524,428
Luso-American	20,913	-	16,176	5,071	-	-	42,160
Popular	41,783	-	7,473	1,790	-	-	51,046
PITTSFIELD							
Berkshire	56,160	-	19,222	9,352	-	-	84,734
Eagle	38,886	-	-	3,493	-	-	42,379
EFCE Employees	21,956	-	60	3,805	-	-	25,821
Pittsfield G. E. Employees	1,918,604	-	920,690	205,110	-	1,308	3,045,712
Pittsfield Postal Employees	9,422	-	2,535	330	-	-	12,287
Pittsfield Teachers	155,778	-	30,184	10,562	-	-	196,524
PLYMOUTH							
Plymouth Cordage	96,403	156,513	317,928	7,680	-	-	578,524
QUINCY							
ILSNEC	12,328	-	20,600	6,236	-	-	39,164
Pneumatic	253,276	-	165,032	31,100	-	-	449,408
Presidents City	41,499	-	31,481	3,229	-	333	76,542
Quincy EMER	43,238	-	41,950	8,314	-	100	93,602
Quincy Municipal	212,809	91,451	39,686	56,989	-	900	401,835
Quinwey	150,660	-	41,543	13,970	-	-	206,173
Wollaston	583,519	160,745	23,019	22,055	-	10	789,348
RANDOLPH							
Randolph	45,221	-	4,190	9,656	-	15	59,082
REVERE							
Revere Firefighters	16,747	-	-	5,338	-	944	23,029
Sales House	6,334	-	978	7,225	-	-	14,537
Shirley	479,947	-	388,105	22,447	-	25	890,524
ROCKLAND							
Rockland	1,522,594	1,322,758	262,813	161,448	71,811	3,182	3,344,606
SALEM							
Northshore	243,211	39,688	71,108	4,400	-	1,139	359,546
St. Joseph Credit Union of Salem	186,617	1,359,223	570,463	60,983	29,651	203	2,207,140
Salem	76,861	-	80,186	2,248	-	-	159,295
Salem Italian American	57,444	-	26,328	4,508	-	190	88,470
Sylvania Employees	820,290	1,054	835,382	53,808	-	630	1,711,164
SAUGUS							
Saugus	230,416	180,825	41,240	43,558	35,345	-	531,384
SHARON							
Sharon	30,314	-	10,368	4,512	-	102	45,296

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
208,707	-	-	47,192	3,514	4 $\frac{1}{8}$	1,332	-	695
476,892	-	-	47,312	224	4 $\frac{1}{4}$	804	-	347
35,730	-	4,406	1,827	197	4	158	-	43
39,397	-	-	10,769	880	3	228	-	91
71,878	-	-	12,506	350	3	167	-	105
37,884	-	-	4,470	25	4	115	-	63
21,828	-	-	3,991	2	-	192	-	87
2,551,618	-	-	488,276	5,818	4 $\frac{1}{2}$	7,535	-	3,733
9,005	-	-	3,282	-	-	115	-	65
174,747	-	-	19,342	2,435	4 $\frac{1}{2}$	388	-	199
496,085	11,174	-	71,254	11	3 $\frac{1}{2}$	621	385	239
35,478	-	-	3,678	8	8	96	-	42
395,112	-	-	54,224	72	5	593	-	374
62,400	-	-	14,127	15	3	222	-	99
79,797	-	-	13,747	58	4	156	-	105
354,592	-	-	44,542	2,701	4 $\frac{1}{4}$	1,006	-	514
165,169	-	-	40,473	531	4	222	-	167
712,405	-	-	76,499	444	4	2,143	-	1,290
54,728	-	207	4,022	125	4 $\frac{1}{4}$	235	-	133
19,560	-	-	3,212	257	4 $\frac{1}{2}$	82	-	50
8,020	-	-	6,487	30	3	171	-	47
809,712	-	16,199	61,286	3,327	4 $\frac{1}{4}$	1,340	-	737
2,944,720	-	26,865	370,450	2,571	4 $\frac{1}{4}$	5,256	-	2,158
301,742	-	-	57,384	420	4 $\frac{1}{2}$	563	-	375
251,488	1,679,288	38,187	235,936	2,241	3 $\frac{7}{8}$	2,622	1,619	486
138,628	-	-	20,576	91	4	437	-	153
69,873	-	7,841	9,749	1,007	4	343	-	162
1,019,544	-	428,456	258,252	4,912	3	5,151	-	1,979
454,563	-	-	70,127	6,694	3 $\frac{1}{2}$	1,672	-	595
41,349	-	-	3,846	101	4	233	-	89

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
SHIRLEY	\$	\$	\$	\$	\$	\$	\$
Samson Cordage Employees	1,999	-	6,569	1,942	-	-	10,510
SOMERSET							
Somerset Community	754,407	548,879	119,572	50,687	-	1,765	1,475,310
SOMERVILLE							
Bowker Employees	7,026	-	6,845	5,391	-	-	19,262
Colasso	142,484	-	12	9,122	-	-	151,618
Porter Employees, The	46,161	-	61,684	1,209	-	181	109,235
SOUTHBRIDGE							
Southbridge	431,508	1,566,202	806,893	66,583	-	-	2,871,186
SPRINGFIELD							
Alaco	60,004	-	38,375	7,877	-	60	106,316
American Bosch	397,112	297,822	480,736	132,844	-	1,795	1,310,309
Buxton Employees	205,934	-	274,410	3,928	-	319	1,484,591
Chapman Valve, The	574,911	-	453,717	89,881	11,500	168	1,130,177
Cheney Bigelow	60,105	-	930	4,288	-	-	65,323
Diamond Match Employees	82,409	-	60,283	10,671	-	-	153,363
Embeco	175,609	-	61,372	5,909	-	36	242,926
John H. Breck Employees	180,698	-	192,182	19,047	-	-	391,927
Kelko	106,319	330,818	148,222	13,314	-	17	598,690
Maccabean Pythian	20,447	-	-	1,177	-	60	21,684
Monsanto Plastics	964,368	917,853	391,505	27,627	-	-	2,301,353
Powers Paper Employees	11,167	-	4,738	1,008	-	85	16,998
Railway Express	7,865	-	5,929	1,793	-	-	15,587
Setco	54,272	-	101,130	4,526	-	-	159,928
Springfield Armory	356,808	32,787	61,333	803	-	-	451,731
Springfield FCA Employees	39,491	-	63,013	2,435	-	92	105,031
Springfield Franco-American	78,782	12,210	2,789	1,662	-	50	95,493
Springfield, Mass. Municipal Employees	493,658	616,231	248,935	25,294	-	556	1,384,674
Springfield, Mass. Post Office Employees	232,893	95,189	176,349	11,185	-	-	515,616
Springfield-Monarch Employees	283,209	-	96,648	9,081	-	200	389,138
Springfield Street Railway Employees	157,272	64,629	100,785	15,753	-	60	338,499
Springfield Teachers	589,680	-	214,604	14,688	-	-	818,972
Westco	186,744	372,471	405,706	53,703	10,781	2,074	1,031,479
Western Massachusetts Telephone Workers	1,506,313	670,838	311,426	27,113	-	245	2,515,935
SWAMPSCOTT							
Leon E. Abbott Post No. 57 (3)	8,690	1,000	3,215	738	-	108	13,751
TAUNTON							
Adams Post	10,223	26,873	27,002	345	-	79	64,522
Taunton Postal Employees	18,921	-	27,000	3,133	-	192	49,246

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
5,233	-	1,098	4,179	-	4	77	-	31
1,328,354	-	-	145,938	1,018	4	2,707	-	1,175
17,114	-	-	1,800	348	4	58	-	40
110,574	-	-	41,021	23	5½	546	-	255
92,514	-	8,602	8,042	77	4¼	170	-	72
2,511,341	-	100,521	255,232	4,092	3¾	3,609	-	1,086
78,019	-	20,419	7,828	50	3½	476	-	230
1,194,621	-	-	110,877	4,811	4	1,668	-	663
417,077	-	15,359	51,059	1,096	4½	592	-	351
950,649	-	7,659	81,704	90,165	3½	1,374	-	814
54,736	-	-	10,587	-	3½	166	-	92
139,116	-	-	12,708	1,539	5	397	-	197
189,874	-	3,042	49,991	19	4	538	-	366
364,370	-	-	27,296	261	4½	550	-	302
541,598	-	-	57,092	-	4¼	625	-	314
19,179	-	-	1,839	666	5	67	-	19
2,031,224	-	-	269,951	178	4½	2,854	-	1,973
13,368	-	1,495	1,876	259	3¼	83	-	53
13,117	-	1,033	1,395	42	4	90	-	41
143,374	-	-	16,507	47	4½	243	-	130
370,138	-	13,550	65,687	2,356	4	1,562	-	900
94,268	-	3,664	7,099	-	4½	100	-	42
74,149	-	-	21,050	294	4	456	-	190
1,156,879	-	-	220,944	6,851	4	3,102	-	1,262
419,011	-	-	95,998	607	4½	822	-	408
338,747	-	-	50,329	62	4	682	-	467
268,637	-	4,743	64,420	699	5	486	-	361
746,956	-	-	71,633	383	4¾	1,098	-	549
896,385	-	5,972	126,236	2,886	3½	1,460	-	579
2,071,202	-	24,408	419,560	765	4¼	3,671	-	2,143
12,004	-	-	1,744	3	-	136	-	54
55,372	-	-	9,150	-	3½	163	-	48
42,997	-	-	6,249	-	3¾	126	-	53

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
WAKEFIELD	\$	\$	\$	\$	\$	\$	\$
Amlico	198,819	-	22,348	10,848	-	-	232,015
L. B. Evans Employees . .	14,372	-	120,325	5,808	-	-	140,505
WALPOLE							
H and V	9,477	-	99,687	3,757	-	583	113,504
Kendall Mills	48,433	29,480	56,141	3,481	-	-	137,535
Neponset	568,229	1,499,141	588,270	61,209	-	169	2,717,018
Walpole Municipal Employees	30,873	-	29,648	5,442	-	-	65,963
WALTHAM							
Clevite Transistor Employees	40,600	-	35,249	7,252	-	-	83,101
Grover Cronin	86,276	-	213,380	4,735	-	-	304,391
Middlesex Carmens	143,667	-	58,680	7,714	-	375	210,436
Raytheon Employees	2,574,522	-	1,424,193	101,846	-	1,095	4,101,656
Waltham Municipal Employees	85,182	-	13,291	10,885	-	131	109,489
Waltham Teachers	2,930	-	649	3,518	-	-	7,097
WATERTOWN							
Arsenal Employees	195,028	-	62,854	6,454	-	104	264,440
Watertown Municipal . . .	112,018	142,586	142,267	17,354	-	231	414,456
WEBSTER							
Webster	251,828	1,281,756	353,107	99,583	-	2,543	1,988,817
WESTFIELD							
Columbia Bicycle	117,316	14,756	32,161	9,884	-	538	174,655
Savage Arms Employees . .	216,289	184,005	212,952	32,301	-	10	645,557
Westfield Needle	4,924	-	1,000	1,651	-	-	7,575
Westfield Polish-American .	11,057	-	8,898	1,281	-	-	21,236
WEST SPRINGFIELD							
Esfex	141,849	-	53,751	8,859	-	-	204,459
General Fibre Employees . .	28,947	-	15,581	2,045	-	76,328	122,901
Gilbarco Employees	252,336	375,020	637,941	45,577	-	4,843	1,315,717
Perkins Gear	27,788	-	23,753	15,411	-	34	66,986
Wemelco	381,818	817,536	149,514	5,328	-	591	1,354,787
WICO Employees	80,368	-	152,834	5,744	-	477	239,423
WESTWOOD							
Westwood	33,051	-	3,432	3,781	-	1,480	41,744
WEYMOUTH							
Stetson Shoe Employees . .	39,602	-	114,598	1,453	-	603	156,256
Weymouth Town Employees	243,723	-	74,427	4,301	-	515	322,966
WINCHENDON							
Marquette	30,096	57,807	5,305	4,074	-	168	97,450

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
202,235	-	-	29,768	12	4 1/4	697	-	380
125,648	-	-	14,847	10	3 1/2	293	-	113
98,251	-	-	15,251	2	5	172	-	63
69,214	43,991	-	24,258	72	5	766	191	271
2,023,673	345,474	-	346,155	1,716	4 1/4	3,539	1,620	1,555
57,805	-	-	8,103	55	4	279	-	93
78,683	-	-	4,418	-	4	720	-	279
259,835	-	13,597	30,957	2	4 1/2	307	-	145
167,337	-	-	41,278	1,821	4 1/4	237	-	163
3,426,606	-	-	669,565	5,485	3 3/4	12,550	-	5,630
85,884	-	-	21,833	1,772	3	507	-	254
5,910	-	-	1,187	-	3	89	-	16
229,549	-	-	33,202	1,689	4	1,648	-	649
377,454	-	-	35,520	1,482	4	643	-	292
1,454,688	284,735	50,160	198,676	558	4	1,951	225	611
154,454	-	-	17,593	2,608	4	299	-	160
570,076	-	-	67,369	8,112	4 1/2	850	-	392
7,102	-	-	438	35	4	74	-	30
4,039	-	-	7,858	9,339	-	62	-	38
186,173	-	-	18,286	-	4	513	-	213
55,168	-	2,218	65,511	4	4	204	-	85
1,182,631	-	-	129,630	3,456	4 1/4	1,002	-	435
55,549	-	2,059	9,354	24	4	244	-	106
1,225,415	-	-	129,372	-	4 1/2	1,132	-	702
205,389	-	852	33,143	39	3 1/2	451	-	226
35,835	-	-	5,796	113	4	147	-	60
143,878	-	-	12,358	20	3 1/2	263	-	111
298,135	-	-	24,378	453	4 1/4	792	-	455
77,733	-	-	19,663	54	4	447	-	127

LOCATION AND NAME (Words "Credit Union," omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
WINTHROP	\$	\$	\$	\$	\$	\$	\$
Beach	64,250	-	74,484	3,311	-	504	142,549
WOBURN							
Atlantic Gelatin	203,943	-	124,722	20,480	-	343	349,488
Woburn	55,918	67,574	534	2,261	-	-	126,287
WORCESTER							
C & K Employees	233,469	-	70,656	16,730	-	-	320,855
Central Massachusetts Telephone Workers	482,453	171,779	154,026	30,814	-	-	839,072
Craftsman	29,605	-	10,722	2,317	-	-	42,644
John Bath Employees	12,802	-	34,088	3,200	-	-	50,090
Jonsteel	53,213	-	55,000	24,724	-	-	132,937
Morgan Employees	11,700	-	50,073	8,600	-	-	70,373
Moulded Plastics	6,166	-	6,200	3,390	-	-	15,756
Norton	214,823	-	254,571	10,972	-	148	480,514
Rockwood Sprinkler Employees	36,588	-	79,813	5,839	-	119	122,359
South Works	614,045	-	485,592	103,055	-	2,924	1,205,616
U.S.E.-Worcester	116,271	-	54,851	13,266	-	232	184,620
Washburn Employees	9,902	-	47,661	8,210	-	-	65,773
Worcester Fire Department	140,436	-	105	10,232	-	-	150,773
Worcester Gas Light Employees	122,816	-	13,159	4,625	-	-	140,600
Worcester Police Department	72,100	-	26,381	3,788	-	-	102,269
Worcester Polish	1,084	-	3,569	181	-	-	4,834
Worcester Postal	163,634	-	11,176	3,894	-	-	178,704
Worcester Public Works	16,611	-	18,388	4,933	-	-	39,932
Worcester Thompson	10,066	-	36,531	14,694	-	-	61,291
Worcester Wire Works Employees	37,968	-	71,899	365	-	-	110,232

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
124,994	-	-	17,269	286	3	403	-	187
301,062	-	-	48,376	50	4½	409	-	259
113,404	-	-	11,763	1,120	4	383	-	88
286,340	-	4,929	29,158	428	4¼	896	-	549
682,214	-	-	150,978	5,880	4	1,475	-	830
34,339	-	-	8,305	-	6	136	-	76
42,605	-	-	6,671	814	3	125	-	54
107,835	-	-	24,900	202	4	327	-	124
64,370	-	-	5,901	102	5¼	467	-	71
12,934	-	-	2,814	8	-	145	-	50
345,567	-	-	117,999	16,948	4	3,344	-	1,002
92,904	18,777	-	10,424	254	4¾	551	171	142
542,891	392,040	-	270,685	-	3½	2,018	1,723	791
164,427	-	-	17,853	2,340	4	522	-	235
48,809	-	11,222	5,741	1	4	133	-	48
123,587	-	-	25,859	1,327	4	441	-	255
129,264	-	-	11,205	131	3½	440	-	262
82,157	-	-	20,109	3	4	327	-	166
2,089	1,299	-	1,246	200	-	82	9	4
147,064	-	-	31,590	50	5½	1,057	-	629
36,464	-	-	3,465	3	4½	281	-	150
52,857	-	-	7,772	602	6	235	-	73
88,537	-	-	21,260	435	8	281	-	77

STATEMENTS RELATING TO CREDIT UNIONS

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STATEMENT NO. 1

AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

Number of Credit Unions	446 June 30, 1961	444 June 30, 1962	PERCENTAGE OF TOTALS	
			June 30, 1961	June 30, 1962
<i>Assets</i>				
Personal loans:				
Unsecured	\$ 49,329,282 44	\$ 51,525,039 15	22.87	22.12
Secured	32,811,817 16	37,169,624 64	15.22	15.96
F.H.A. Title I	—	2,250,438 20	—	.97
Real estate loans:				
First mortgages	63,639,554 53	72,416,460 39	30.90	31.10
Real estate by foreclosure	56,122 26	134,330 86	.02	.06
Real estate in possession	—	76,752 92	—	.03
Bonds	26,121,155 48	25,135,195 86	12.11	10.79
Bank stocks	4,356,148 50	4,879,045 57	2.02	2.10
Shares in co-operative banks	12,645,513 97	13,326,028 76	5.86	5.72
Shares in federal savings and loan associations	2,557,117 06	2,571,018 56	1.19	1.10
Shares in Central Credit Union Fund, Inc.	701,351 32	966,374 73	.32	.41
Deposits in Massachusetts Credit Union Share Insurance Corporation	—	659,823 57	—	.28
Deposits in savings banks	9,161,936 45	11,016,961 46	4.25	4.73
Bank building	589,382 21	681,470 94	.27	.29
Leasehold improvements	—	59,284 20	—	.03
Furniture and fixtures	603,338 02	588,043 62	.30	.25
Due from depository banks	9,160,476 47	8,464,358 91	4.25	3.64
Cash on hand	646,045 73	726,658 64	.30	.31
Other assets	268,036 42	246,279 60	.12	.11
TOTAL ASSETS	\$215,647,278 02	\$232,893,190 58	100.00	100.00
<i>Liabilities</i>				
Shares	\$177,624,777 66	\$102,840,204 93	82.37	82.80
Deposits	6,219,843 45	4,660,113 92	2.88	2.00
Club accounts	2,411,042 64	2,453,351 01	1.12	1.06
Guaranty fund	14,571,006 50	15,885,111 13	6.76	6.82
Reserve fund	3,525,194 15	4,140,993 91	1.63	1.78
Undivided earnings	4,531,219 96	4,690,455 79	2.10	2.01
Net interim income	3,275,521 44	3,711,146 91	1.52	1.59
Notes payable	256,558 59	714,647 00	.12	.31
Due to mortgagors	—	282,739 36	—	.12
Mortgagors' tax accounts	—	2,404,789 67	—	1.03
Payroll deductions	—	388,722 87	—	.17
Other liabilities	3,232,113 63	720,914 08	1.50	.31
TOTAL LIABILITIES	\$215,647,278 02	\$232,893,190 58	100.00	100.00

STATEMENT NO. 2

STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending June 30, 1961	Year Ending June 30, 1962
Number of members	423,698	433,766
Number of borrowers	188,909	197,288
Number of depositors	22,444	18,314

STATEMENT NO. 3

DIVIDENDS ON SHARES
NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1902	1961	1960	1959	1958	1957	1956
*	26	23	24	25	18	24	32
1½	1	—	—	2	—	1	3
*	—	1	2	1	2	1	—
2	7	15	15	12	15	9	12
*	4	2	2	3	3	1	2
2½	1	3	5	11	13	13	17
*	—	1	—	2	3	4	4
3	25	29	42	74	83	109	133
*	5	11	24	39	35	22	20
3½	35	48	74	72	71	76	65
*	32	44	33	22	13	13	10
4	149	138	131	131	133	128	103
*	36	22	13	7	13	6	2
4½	56	40	36	17	20	20	24
*	6	6	4	2	2	1	5
5	36	41	35	28	32	32	36
*	3	2	2	1	3	3	1
5½	8	7	4	2	2	7	3
*	—	—	—	—	—	—	—
6	10	8	5	9	5	3	4
*	—	1	—	1	—	—	—
6½	—	—	—	1	—	—	—
*	—	—	1	—	—	—	—
7	1	2	—	—	2	1	—
*	1	1	1	1	1	1	1
8	2	1	1	1	—	1	2
Totals	444	446	454	464	469	476	479
Average rate	3.87	3.80	3.65	3.52	3.55	3.46	3.38

*Intermediate rates.

STATEMENT NO. 4

CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING ON
JUNE 30, 1962, BY INTEREST RATE

Rate Per Cent	REAL ESTATE LOANS	
	FIRST MORTGAGES	
	Number	Amount
3½	12	\$ 12,950 80
4	947	3,383,564 44
4¼	12	85,516 62
4½	1,504	7,923,190 46
4¾	136	1,052,232 49
5	5,698	28,386,798 63
5¼	528	4,186,511 25
5½	2,844	18,757,467 72
5¾	53	421,400 22
6	1,475	8,129,217 63
6¼	8	43,856 64
6½	2	2,282 65
7	8	31,470 84
TOTALS	13,227	\$72,416,460 39
Average rate		5.16%

STATEMENT NO. 5

PRINCIPAL ASSETS AND LIABILITIES OF CREDIT UNIONS FROM 1952 TO 1962, INCLUSIVE

Assets									
Year	Number of Credit Unions	Investments	Loans	Furniture and Fixtures	Cash Due from Banks	Real Estate by Foreclosure and in Possession	Shares in Central Credit Union Fund, Inc.	Deposits in Massachusetts Share Ins. Fund	Total Assets
1952	459	\$28,154,803	\$ 53,801,902	\$239,543	\$10,759,080	\$ 1,005	\$ 60,254	—	\$ 93,114,970
1953	462	31,251,715	63,931,629	242,526	10,373,190	188	149,324	—	106,203,667
1954	470	31,782,273	73,671,797	337,466	11,223,195	7,472	341,088	—	117,520,254
1955	474	32,304,060	82,359,463	353,388	13,527,108	40,653	432,815	—	129,121,325
1956	479	33,445,816	93,285,041	389,519	15,391,944	37,156	572,339	—	143,223,872
1957	476	34,507,338	105,822,583	480,114	15,188,757	46,503	625,176	—	156,807,737
1958	469	39,286,556	112,533,161	556,944	18,454,130	54,892	703,573	—	171,800,466
1959	464	44,067,888	121,242,758	577,528	18,080,011	77,278	777,018	—	185,099,856
1960	454	45,860,179	138,012,337	598,636	14,482,369	71,924	926,460	—	199,951,192
1961	446	46,269,318	148,780,654	603,338	18,968,459	56,122	701,351	—	215,647,278
1962	444	46,592,759	163,361,562	588,044	20,207,979	211,084*	966,375	\$659,824	232,893,191

Liabilities					
Year	Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings
1952	459	\$ 73,509,351	\$ 8,648,254	\$ 5,370,293	\$3,167,798
1953	462	84,175,275	9,240,369	6,007,724	3,739,152
1954	470	93,322,697	9,560,912	7,048,698	4,254,961
1955	474	102,024,048	10,043,864	7,783,782	4,797,103
1956	479	114,487,955	10,833,275	8,605,574	5,248,354
1957	476	125,842,516	11,155,151	9,644,346	5,902,698
1958	469	138,755,831	11,367,529	10,738,790	6,366,630
1959	464	149,377,445	11,199,743	11,922,918	6,419,743
1960	454	162,379,376	10,508,530	13,166,104	7,452,979
1961	446	177,624,778	8,630,886	14,571,006	7,806,741
1962	444	192,840,205	7,113,465	15,885,111	8,401,603

Total				
Assets	Other Assets	Liabilities	Other Liabilities	Liabilities
\$ 93,114,970	\$ 98,383	\$ 801,929	\$ 801,929	\$ 93,114,970
106,203,667	255,095	1,294,205	1,294,205	106,203,667
117,520,254	156,963	1,544,423	1,544,423	117,520,254
129,121,325	103,838	1,640,711	1,640,711	129,121,325
143,223,872	102,407	1,682,205	1,682,205	143,223,872
156,807,737	137,206	1,994,809	1,994,809	156,807,737
171,800,466	161,210	2,146,535	2,146,535	171,800,466
185,099,856	277,375	2,598,531	2,598,531	185,099,856
199,951,192	299,287	2,977,412	2,977,412	199,951,192
215,647,278	268,036	3,232,114	3,232,114	215,647,278
232,893,191	305,564	3,797,166	3,797,166	232,893,191

*Includes Real Estate in Possession.

Began business August 10, 1932.

Chester A. Caron, *Treasurer and Clerk of Corporation*

Board of Directors: Linus Allain, Francis X. Brown, Jane M. Cheney, Joseph L. Coburn, Bernard T. Dembro, Benjamin F. Dion, Benjamin Hirsch, William Kavaney, Robert F. King, Alfred A. LaRiviere, John J. McGee, Jacob W. Mover, Earlon L. Rich, James F. Scanlan, Mario G. Seanzio, Paul C. Theilig, Roland T. Tuck, Donald Walsh.

Business transacted at No. 642 Page Boulevard, Springfield

Liabilities

Shares	\$875,152	90
Guaranty fund	11,350	00
Reserve fund	1,500	00
Undivided earnings	5,096	52
Interim income	1,273	96
Notes payable	75,000	00
Contingency fund	1,250	00
Reserve for securities losses	3,780	62
	\$974,404	00

Organized October 10, 1955.

Charles M. Healey, Jr., *Vice President*
Paul C. Theilig, *Secretary*

Trustees: John C. Brown, Chester A. Caron, Vito Comperchio, Edward J. Fallon, Christopher Gambon, Leslie B. Gretter, Charles M. Healey, Jr., Robert G. Henderson, Harold R. Jensen, Alfred A. LaRiviere, Joseph R. Linehan, Maston A. Nelson, William Olson, James F. Scanlan, Paul C. Theilig.

Balance on hand, July 1, 1961	\$ 1,062 98
Premiums collected	63,740 82
Administration charges received	190 00
Surrender credits (collected)	3,992 98
Refund	S11 09
	<hr/>
	\$69,797 87

Premiums paid to John Hancock Insurance Company	\$65,412	34
Policy surrenders	3,332	64
Treasurer's expense	130	00
									<u>\$68,874</u>	<u>98</u>

Balance on hand June 30, 1962	\$ 922 89
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MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

272 Hartwick Street, Springfield.

Incorporated June 26, 1961.

Chester A. Caron, *President*

Linus Allain, *Vice President*

William G. Kavaney, *Treasurer*

Board of Directors: Robert E. Armitage, Carl Dentler, Arthur J. Deslauriers, Charles E. Luke Driscoll,
Joseph V. Forti, Richard N. Kenary, Alfred A. LaRiviere, John Svagzdys,
Valmore P. Tetreault, Paul C. Theilig, Roland Tuck, G. Allison Wells.

STATEMENT OF CONDITION

Assets		Liabilities	
Bonds	\$383,712 50	Insurance reserve	\$633,609 53
Bank stocks	29,850 45	Reserve fund	10,625 92
Shares in co-operative banks	60,000 00	Undivided earnings	23,801 30
Deposits in savings banks	100,000 00	Withholding taxes	319 80
Furniture and fixtures	735 25	Social Security	142 23
Cash in banks	63,885 55	State Tax	34 97
Prepaid expense	350 00		
Loans to credit unions	30,000 00		
	<u>\$668,533 75</u>		<u>\$668,533 75</u>

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1962²

Massachusetts. Bank Commissioner.

Annual report.